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MINIMUM ADEQUATE BUDGET
LINES FOR FAMILIES AND
SINGLE INDIVIDUALS
IN TORONTO, 1975

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MINIMUM ADEQUATE
BUDGET LINES FOR
FAMILIES AND SINGLE
INDIVIDUALS IN TORONTO
1975

Taxation and Fiscal Policy Branch
Ministry of Treasury, Economics and
Intergovernmental Affairs

September, 1975

Ontario
Ministry of Finance
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MINIMUM ADEQUATE
BUDGET LINES FOR
FAMILIES AND SINGLE
INDIVIDUALS IN TORONTO,
1975

(A Special Research Project)

Taxation and Fiscal Policy Branch,
Ministry of Treasury, Economics and
Intergovernmental Affairs.
September, 1975.

SUMMARY

The purpose of this report is to determine the amount of income required to meet a yearly minimum adequate budget for single individuals and families. Following Family Benefits legislation, requirements are divided into two categories: (a) ordinary needs which consist of food, clothing, household supplies, utilities, and personal supplies, and (b) shelter and heating requirements. In order to collect the necessary cost figures for derivation of the budget lines, a random survey of major food, drug and department chains has been carried out in the Metropolitan Toronto area. Stores were surveyed in North Toronto, East Toronto, West Toronto and the downtown area, so as to minimize regional bias and to provide some indication as to whether or not price discrimination exists in the four different areas surveyed.

Tables 1 and 2 compare the ordinary needs budget lines calculated in this report and the allowances provided for comparable needs under the Family Benefits Act for individuals, couples and families with one and two parents. It is evident that in all cases, the allowances paid under the Family Benefits legislation for ordinary needs are in excess of the minimum budget requirements calculated in this report. The difference ranges from 382.15 for single individuals to 1,203.49 for single parent families with 3 children. Tables 3 and 4 compare shelter and heating budget lines calculated in this report with the allowances provided under Family Benefits legislation. It can be observed that in all cases, the minimum requirements calculated for this report exceed the amount allowed by the Family Benefits Act.

Total yearly minimum adequate budget lines are comprised of ordinary needs plus shelter and heating costs. Tables 4 and 5 compare the total required income calculated in this report and the maximum allowance provided by the Family Benefits Act. It can be seen that while Family Benefits payments for ordinary needs are more than sufficient to meet a family's requirements, shelter allowances are so inadequate with respect to the needs calculated in this report that without exception, the net effect is that the total minimum budget levels calculated in this report exceed the maximum benefits allowed under the Family Benefits Act. The deficiency in the

Family Benefits allowances ranges from a low of \$184.67 for a single individual to a high of \$1,787.74 for two parent families with 3 children over 16.

Figures in the preceeding tables suggest that in areas such as Toronto, where shelter costs are high, families in receipt of Family Benefits are forced to devote a portion of their otherwise more than adequate ordinary needs allowance to paying their rent (purchasing shelter) thus leaving them with insufficient funds for ordinary needs. This can be illustrated by examining the case of a two parent family with three children ages 10 to 15 years living in a three-bedroom apartment. The maximum shelter allowance provided by Family Benefits is \$1,740 annually but the average rent for a three-bedroom apartment is \$4,368 annually. Thus, \$2,628 of the \$3,396 ordinary needs allowance must be spent on shelter leaving only \$768 for ordinary needs. The minimum ordinary needs budget calculated in this report is \$2,353; thus with respect to the requirements calculated in this report, the family suffers a deficiency of \$1,585 annually.¹

Since shelter costs constitute such a high proportion of a family's budget and since the price of adequate shelter differs substantially among regions, an option for the future is the creation of maximum shelter allowances which vary according to the divergent costs of shelter by region. Another option is to completely remove the shelter component from the Family Benefits allowance and to make suitable shelter available to all Family Benefits recipients either through Ontario Housing Corporation or direct payments to private landlords.

1. If the family was able to find an apartment at the lowest rent listed, \$3,240 annually, it would mean that \$1,500 of the ordinary needs allowance must be devoted to paying rent. This leaves \$1,896 for ordinary needs, a deficiency of \$457.

TABLE 1

A Comparison of Yearly Minimum Adequate
Budget Lines for Ordinary Needs for
One Adult Person and
dependents

No. of Children	Ages			Ministry of Community and Social Services	Results of this Report	Difference
	16 years and Over	7-12 Years	2-5 Years			
0	0	0	0	\$1,380	\$ 997.85	\$ 382.15
1	0	0	1	\$2,220	\$1,316.24	\$ 903.76
	0	1	0	\$2,340	\$1,493.49	\$ 846.51
	1	0	0	\$2,496	\$1,673.08	\$ 822.92
2	0	0	2	\$2,676	\$1,638.38	\$1,037.62
	0	1	1	\$2,796	\$1,801.77	\$ 994.23
	0	2	0	\$2,904	\$1,956.16	\$ 947.84
	1	0	1	\$2,952	\$1,988.98	\$ 963.02
	1	1	0	\$3,060	\$2,152.37	\$ 907.63
	2	0	0	\$3,192	\$2,319.59	\$ 872.41
3	0	0	3	\$3,108	\$1,904.51	\$1,203.49
	0	1	2	\$3,228	\$2,054.04	\$1,173.96
	0	2	1	\$3,331	\$2,203.57	\$1,132.43
	0	3	0	\$3,396	\$2,353.10	\$1,042.90
	1	0	2	\$3,384	\$2,228.88	\$1,155.12
	1	1	1	\$3,492	\$2,378.41	\$1,113.59
	1	2	0	\$3,552	\$2,527.94	\$1,024.06
	2	0	1	\$3,624	\$2,553.25	\$1,070.75
	2	1	0	\$3,684	\$2,702.78	\$ 981.22
	3	0	0	\$3,780	\$2,877.62	\$ 902.38

Source: Figures for Ministry of Community and Social Services are from the Family Benefits Act, May, 1975.

Results for this report were arrived at from figures collected in a Survey of Prices Conducted by Taxation and Fiscal Policy Branch.

Note: 1. Ordinary Needs include food, clothing, household supplies, utilities and personal needs (or supplies).

TABLE 2

A Comparison of Yearly Minimum Adequate
Budget Lines for Ordinary Needs for
Two Adult Persons and
Dependents

No. of Children	Ages			Ministry of Community and Social Services	Results of this Report	Difference
	16 years and Over	7-12 Years	2-5 Years			
0	0	0	0	\$2,496	\$1,660.67	\$ 835.33
1	0	0	1	\$2,952	\$1,959.97	\$ 992.03
	0	1	0	\$3,060	\$2,123.07	\$ 936.93
	1	0	0	\$3,192	\$2,310.58	\$ 881.42
2	0	0	2	\$3,380	\$2,203.27	\$1,176.73
	0	1	1	\$3,492	\$2,352.80	\$1,139.20
	0	2	0	\$3,552	\$2,502.33	\$1,049.61
	1	0	1	\$3,624	\$2,527.64	\$1,096.36
	1	1	0	\$3,684	\$2,677.17	\$1,006.83
	2	0	0	\$3,780	\$2,852.21	\$ 927.79
3	0	0	3	\$3,816	\$2,554.63	\$1,261.37
	0	1	2	\$3,924	\$2,704.16	\$1,219.84
	0	2	1	\$3,984	\$2,853.69	\$1,130.31
	0	3	0	\$4,044	\$3,003.22	\$1,040.78
	1	0	2	\$4,056	\$2,879.00	\$1,177.00
	1	1	1	\$4,116	\$3,028.53	\$1,087.47
	1	2	0	\$4,171	\$3,178.06	\$ 997.94
	2	0	1	\$4,212	\$3,203.37	\$1,008.63
	2	1	0	\$4,272	\$3,352.90	\$ 919.10
	3	0	0	\$4,368	\$3,527.74	\$ 840.26

Source: Figures for Ministry of Community and Social Services are from the Family Benefits Act, May, 1975.

Results for this report were arrived at from figures collected in a Survey of Prices Conducted by Taxation and Fiscal Policy Branch.

Note: 1. Ordinary Needs includes food, clothing, household supplies, utilities and personal needs (or supplies).

TABLE 3

A COMPARISON OF YEARLY SHELTER
NEEDS FOR VARIOUS FAMILY SIZES

<u>Number of Persons</u>	<u>Ministry of Community and Social Services</u>	<u>Results of Report</u>	<u>Difference</u>
1	900	2,088	1,188
2	1,560	2,580	1,020
3	1,620	3,420	1,800
4	1,680	4,368	2,688
5	1,800	4,368	2,568

Source: Family Benefits Act (Ministry of Community and Social Services, May 1975) and a price survey conducted by Taxation and Fiscal Policy Branch

Note: Shelter costs set out by Ministry of Community and Social Services allow for a maximum of \$130.00 for shelter per month (which includes the cost of heating) for two persons, and an additional \$5.00 per month for each person in the family after the first two.

Table 4

A Comparison of Total Yearly Minimum Adequate
Budget Lines for One Adult Person
and Dependents

No. of Children	16 years and Over	Ages 7-12 Years	2-5 Years	Ministry of Community and Social Services	Results of this Report	Difference
0	0	0	0	\$2,280	\$3,085.85	\$ 805.85
1	0	0	1	\$3,780	\$3,896.24	\$ 116.24
	0	1	0	\$3,900	\$4,073.49	\$ 173.49
	1	0	0	\$4,056	\$4,253.08	\$ 197.08
2	0	0	2	\$4,296	\$5,058.38	\$ 762.38
	0	1	1	\$4,416	\$5,221.77	\$ 805.77
	0	2	0	\$4,524	\$5,385.16	\$ 861.16
	1	0	1	\$4,572	\$5,408.98	\$ 836.98
	1	1	0	\$4,680	\$5,572.37	\$ 892.37
	2	0	0	\$4,812	\$5,739.59	\$ 927.59
3	0	0	3	\$4,788	\$6,272.51	\$1,484.51
	0	1	2	\$4,908	\$6,422.04	\$1,514.04
	0	2	1	\$5,016	\$6,571.57	\$1,555.57
	0	3	0	\$5,076	\$6,721.10	\$1,645.10
	1	0	2	\$5,064	\$6,596.88	\$1,532.88
	1	1	1	\$5,172	\$6,746.41	\$1,574.41
	1	2	0	\$5,232	\$6,895.94	\$1,663.94
	2	0	1	\$5,304	\$6,921.25	\$1,617.25
	2	1	0	\$5,364	\$7,070.78	\$1,706.78
	3	0	0	\$5,460	\$7,245.62	\$1,785.62

Source: Figures for Ministry of Community and Social Services are from the Family Benefits Act, May, 1975.

Results for this report were arrived at from figures collected in a Survey of Prices Conducted by Taxation and Fiscal Policy Branch.

Notes:

1. Budget Lines include food, clothing, household supplies, utilities, personal needs and rent. Heating oil costs are included in the rent.
2. Shelter costs set out by Ministry of Community and Social Services allow for a maximum of \$130.00 for shelter per month (which includes the cost of heating) for two persons, and an additional \$5.00 per month for each person in the family after the first two.
3. In all cases, the total minimum adequate budget lines calculated in this report exceeds those outlined by the Family Benefits Act.

Table 5
A Comparison of Total Yearly Minimum Adequate
Budget Lines for Two Adult Persons
and Dependents

No. of Children	Ages			Ministry of Community and Social Services	Results of this Report	Difference
	16 years and Over	7-12 Years	2-5 Years			
0	0	0	0	\$4,056	\$4,240.67	\$ 184.67
1	0	0	1	\$4,572	\$5,379.97	\$ 807.97
	0	1	0	\$4,680	\$5,543.07	\$ 863.07
	1	0	0	\$4,812	\$5,730.58	\$ 918.58
2	0	0	2	\$5,060	\$6,571.27	\$1,511.27
	0	1	1	\$5,172	\$6,720.80	\$1,548.80
	0	2	0	\$5,232	\$6,870.33	\$1,638.33
	1	0	1	\$5,304	\$6,895.64	\$1,591.64
	1	1	0	\$5,364	\$7,045.17	\$1,681.17
	2	0	0	\$5,460	\$7,220.21	\$1,760.21
3	0	0	3	\$5,556	\$6,922.63	\$1,366.63
	0	1	2	\$5,664	\$7,072.16	\$1,408.16
	0	2	1	\$5,724	\$7,221.69	\$1,497.69
	0	3	0	\$5,784	\$7,371.22	\$1,587.22
	1	0	2	\$5,796	\$7,247.00	\$1,451.00
	1	1	1	\$5,856	\$7,396.53	\$1,540.53
	1	2	0	\$5,916	\$7,546.06	\$1,630.06
	2	0	1	\$5,952	\$7,571.37	\$1,619.37
	2	1	0	\$6,012	\$7,720.90	\$1,708.90
	3	0	0	\$6,108	\$7,895.74	\$1,787.74

Source: Figures for Ministry of Community and Social Services are from the Family Benefits Act, May, 1975.

Results for this report were arrived at from figures collected in a Survey of Prices Conducted by Taxation and Fiscal Policy Branch.

Notes:

1. Budget lines include food, clothing, household supplies, utilities, personal needs, and rent. Heating oil is included in the rent.
2. Shelter costs set out by Ministry of Community and Social Services allows for a maximum of \$130.00 per month for shelter (which includes the cost of heating) and an additional \$5.00 per month for each person in the family after the first two.
3. In all cases, the total minimum adequate budget lines calculated in this report exceeds those outlined by the Family Benefits Act.

INTRODUCTION

The following report is intended to be a preliminary investigation of minimum adequate budget lines for Toronto residents. The report attempts to determine how much money is required by a family to meet basic overall expenses. In the report basic overall expenses are broken down into individual sections. The categories to be considered in the following sections of this report are: food, personal supplies, clothing, housing, and other basic expenses not covered in the above sections. The final section of this report outlines recommendations for persons living at the minimum adequate budget line and draws some conclusions about minimum budgets.

In order to collect the necessary cost figures to be employed in the derivation of minimum adequate budget lines for each section, a random survey of leading food, department and drugstore chains in the Metropolitan Toronto area was carried out.

It should be pointed out that an overall minimum adequate budget line for an individual or family is not necessarily comparable to a poverty line. Minimum adequate budget lines deal with overall basic expenses only, that is to say that the derivation of minimum budget lines is based on an absolute approach.

SECTION 1

FOOD

The following report is intended to be a preliminary investigation of minimum adequate budget lines for Toronto residents. The report will try to determine how much income will be required by a family to meet basic food expenses. Other sections on minimum adequate budget lines for housing, utilities, clothing, personal care, and household supplies are to follow.

The purpose of this section is to determine a minimum adequate food budget line for an individual or family. As a preliminary investigation into the necessary amount of money required to support a minimum adequate food budget, food prices in the Metropolitan Toronto area have been considered, through the use of a random survey intended to represent varying food costs at supermarket chains and independent food stores. The results will be outlined later in this report. It should be made clear at this point that the purpose of a minimum adequate food budget is to provide sufficient nourishing food so as to protect health, and provide basic energy for activity at a reasonable cost to an individual or family.

In the data collection process six stores representing three major supermarket chains in the Toronto area were surveyed. The sample of stores was chosen from the areas of East Toronto, West Toronto, and North Toronto. Two stores were chosen from each of the three areas and a Food City supermarket was chosen as a control in each district. In addition, a Beckers store was examined in order to investigate food costs at convenience stores. Several open market fruit stands and two independent ethnic oriented supermarkets were also surveyed in the Kensington market area.

In order to determine food costs that could be applied to the derivation of a minimum adequate food budget, a list of commodities similar to the one derived by the Planning Committee and published by the Ministry of Public Welfare of the province of Nova Scotia was compiled. Under each of the eight food groups, namely milk, citrus fruits and juices, other fruits, potatoes, other vegetables, bread, fats and cereals, the essential food items were outlined. The high and low costs of each comparable food item were listed under the headings 'name brands' and 'house brands' respectively. Under the name brand category, nationally advertised goods were chosen. The items chosen for house brand were goods of the same quality and size but marketed under the food chains' private label. The purpose of including the costs for both name brands and house brands was to

find out how significantly these costs varied between items of similar size and weight and how great the savings would be to the consumer if the usually less expensive house brands were purchased.

Tables 1-1 to 1-6 labelled food costs, illustrate the format of the list. In addition, these same tables show how the prices between name brands and house brands do in fact vary often by a very large margin.

FOOD CITY
JANE FINCH MALL

FOOD COSTS

TORONTO: July, 1975

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
Bread	Toast Master	.53/24ozs	Bonimart	.48/24ozs
Milk 2%	Sealtest	1.05/2qts		
Butter	Gay Lea	1.12/lb	Bonimart	1.09/lb
Margarine	Blue Bonnet	1.53/21bs	Bonimart	.49/lbs
Cheese Slices	Kraft	1.61/lbs	Bonimart	1.44/lbs
Eggs	Large (Gr.A)	.76/doz		
<u>Fruit Juices</u>				
-Frozen	Minute Maid	.65/12.5ozs	Sun Squeeze	.45/12.5ozs
-Canned	Allens	.55/48ozs	Bonimart	.49/48ozs
<u>Coffee</u>				
-Bulk	Maxwell House	1.19/lb	Bonimart	1.19/lb
-Instant	Maxwell House	1.67/6ozs	Bonimart	1.33/6ozs
Canned Luncheon Meats	Kam	.89/12ozs	Prem	.85/12ozs
Canned Vegetables (Peas)	Green Giant	.40/14ozs	Bonimart	.35/14ozs
Flour	Five Roses	1.03/51bs	Bonimart	.79/51bs
Corn Flakes	Kelloggs	.77/16ozs		
Peanut Butter	Kraft	1.73/21bs	Bonimart	1.67/21lbs
<u>Produce</u>				
-Potatoes		1.29/101bs		
-Lettuce	Average Size	.39/head		
-Tomatoes		.89/lb		
<u>Fruits</u>				
-apples	Small MacIntosh	1.29/51bs		
-oranges	Sunkist(88)	1.49/doz)	
-bananas	Dole	.18/lb		
-dried raisins	Sunmaid	.85/15ozs		
<u>Meats</u>				
-chicken	Frying	.94/lb	Broiling(Special)	.29/lb
-fish	Bluewater Sticks	2.12/32ozs	Herring	.59/lb
-hamburg	Ground Chuck	1.08/lb	Hamburg	.64/lb
-bologna	Maple Leaf	1.19/lb	Suna	.89/lb
Sugar		1.35/51bs		
Macaroni	Primo Lancia	.85/21bs	Bonimart	.65/21lbs
Shredded Wheat	Nabisco	.69/15ozs		
Powdered Milk	Carnation	2.02/31bs	Bonimart	1.08/31bs
Beans	Libby's	.55/19ozs	Bonimart	.45/19ozs

Source: Survey conducted by Summer Students, Taxation and Fiscal
Policy Branch

Table 1.2
FOOD COSTS

TORONTO: July, 1975

FOOD CITY
DUFFERIN & DUPONT

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
Bread	Christie	.51/24ozs	Bonimart	.48/24oz
Milk 2%	Saltest	1.05/2qts		
Butter	Gay Lea	1.12/1b	Bonimart	1.09/1b
Margarine	Blue Bonnet(soft)	.93/1b	Bonimart	.49/1b
Cheese Slices	Kraft	1.61/1b	Bonimart	1.44/1b
Eggs	Large (gr.A)	.82/doz		
<u>Fruit Juices</u>	Old Smith	.52/12½oz		
-Frozen	Minute Maid	.65/12.5oz	Sunny	.55/12.5ozs
-Canned	Allens	.55/48oz	Bonimart	.49/48ozs
<u>Coffee</u>				
-Bulk	Maxwell House	1.19/1b	Bonimart	1.19/1b
-Instant	Maxwell House	1.67/6oz	Bonimart	1.33/6oz
Canned Luncheon Meats	Kam	.89/12ozs	Prem.	.85/12ozs
Canned Vegetables (Peas)	Green Giant	.40/14ozs	Bonimart	.35/14ozs
Flour	Five Roses	1.03/51bs	Bonimart	.79/51bs
Corn Flakes	Kelloggs	.77/16oz		
Peanut Butter	Kraft	173/21bs	Bonimart	1.67/21bs
<u>Produce</u>				
-Potatoes	New U.S. #1	209/101bs		
-Lettuce	Average Size	.39/head		
-Tomatoes		.89/1b		
<u>Fruits</u>				
-apples	MacIntoch	109/31bs		
-oranges	Sunkist	199/doz		
-dried raisins	Bag	121/24oz		
<u>Meats</u>				
-chicken	Frying	.94/1b		
-fish	Bluewater Sticks	2.37/32ozs	Smelt Herring	.95/1b .79/1b
-hamburg	Ground chuck	1.08/1b	Hamburg	.64/1b
Sugar				
Macaroni	Primo	.85/21bs	Bonimart	.65/21bs
Shredded Wheat	Nabisco	.69/15ozs		
Powdered Milk	Carnation	202/31bs	Bonimart	180/31bs
Beans	Libby's	.55/19ozs .47/14ozs	Bonimart	.45/19ozs .37/14ozs
Crackers	Christie's	.79/1b		

Source:
Survey Conducted by Summer Students, Taxation and Fiscal Policy Branch.

Table 1.3

FOOD COSTS

TORONTO: July, 1975

FOOD CITY
CARLAW MALL

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
Bread	Toast Master	.51/24ozs	Bonimart	42/24oz
Milk 2%	Sealtest	1.05/2qts		
Butter	Gay Lea	1.12/1b	Bonimart	1.09/1b
Margarine	Blue Bonnet	.83/1b	Bonimart	.49/1b
Cheese Slices	Kraft	1.61/1b	Bonimart	1.44/1b
Eggs	Large (gr.A)	.76/doz		
<u>Fruit Juices</u>				
-Frozen	Old South	52/12.5ozs	Sunny	.55/12.5ozs
-Canned	Allens Hi "C"	.55/48oz .57/48ozs	Bonimart	.49/48ozs
<u>Coffee</u>				
-Bulk	Maxwell House	1.19/1b	Bonimart	1.19/1b
-Instant	Maxwell House	1.67/6ozs	Bonimart	1.33/6ozs
Canned Luncheon Meats	Kam	.89/12oz	Prem.	.85/12ozs
Canned Vegetables (Peas)	Green Giant	.40/14oz	Bonimart	.31/14ozs
Flour	Five Roses	1.79/101bs.	Bonimart	1.33/101bs
Corn Flakes	Kelloggs	.77/16ozs		
Peanut Butter	Kraft	1.73/21bs	Bonimart	1.67/211bs
<u>Produce</u>				
-Potatoes	P.E.I.	1.29/101bs		
-Lettuce	Average size	.39/head		
-Tomatoes		.89/1b		
<u>Fruits</u>				
-apples		.59/1b		.49/1b
-dried raisins	Sugaripe	1.23/24ozs		
-oranges	Sunkist(88)	1.49/doz		
-bananas		.18/1b		
<u>Meats</u>				
-chicken		94/1b		
-fish	Bluewater Sticks	2.37/32ozs	Smelt Herring	.79/1b .89/1b
-hamburg	Chuck	1.08/1b	Hamburg	.64/1b
-bologna		1.15/1b		.79/1b
Sugar	Redpath	1.35/51bs		
Macaroni	Primo Lancia	.85/21bs .85/21bs	Bonimart	.65/21bs
Shredded Wheat	Nabisco	.69/15ozs		
Powdered Milk	Carnation	2.02/31bs	Bonimart	1.80/31bs
Beans	Libby's Libby's	.55/19ozs .47/14ozs	Bonimart Bonimart	.45/19ozs .37/14ozs

Source: Survey Conducted by Summer Students, Taxation and Fiscal Policy Branch

Table 1.4

FOOD COSTS

TORONTO: July, 1975

DOMINION
BROADVIEW, SOUTH OF DANFORTH

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
Bread	Wonder	.50/24ozs	Dominion	.42/24ozs
Milk 2%	Sealtest	1.05/½gal		
Butter	Carnation	1.09/lb	Dominion	1.12/lb
Margarine	Blue Bonnet	.88/lb	Dominion	.59/lb
Cheese Slices	Kraft	1.51/lb	Dominion	1.23/lb
Eggs	Large (Gr.A)	.76/doz		
<u>Fruit Juices</u>				
-Frozen	Awake	.63/12.5ozs	Dominion	.52/12.5ozs
-Canned	Allen	.55/48ozs	Dominion	.48/48ozs
	Hawaiian Punch	.67/48ozs		
<u>Coffee</u>				
-Bulk	Maxwell House	1.19/lb	Dominion	1.13/lb
-Instant	Maxwell House	1.67/6ozs	Dominion	1.29/6ozs
Canned Luncheon Meats	Kam	80/12 ozs.	Prem	.85/12 ozs
Canned Vegetables (Peas)	Green Giant	.40/14ozs	Dominion	.35/14ozs
Flour	Five Roses	1.03/51bs	Dominion	.75/51bs
Corn Flakes	Kelloggs	.77/lb		
Peanut Butter	Kraft	1.73/21bs	Dominion	1.61/21bs
<u>Produce</u>				
-Potatoes	P.E.I.	1.99/101bs		
-Lettuce		.33/head		
-Tomatoes		.99/lb		
<u>Fruits</u>				
-apples	Delicious	.59/lb.	MacIntosh	1.09/31bs
-oranges	Sunkist	1.19/41bs		
-Dried -raisins	Sunmaid	.85/15ozs		
<u>Meats</u>				
-chicken	Frying	.96/lb		
-fish	Frozen Haddock	1.29/lb	Smelt	.68/lb
-hamburg	Ground Beef	1.08/lb	Hamburg	.84/lb
-bologna		.48/lb		
Sugar	Redpath	1.35/51bs		
Macaroni	Primo, Lancia	.85/21bs	Economy Pack	.68/21bs
Shredded Wheat	Nabisco	.69/15ozs		
Powdered Milk	Carnation	2.03/31bs	Dominion	1.89/31bs
Beans	Libby's	.47/14ozs	Dominion	.36/14ozs
		.55/19ozs		.45/19ozs
Crackers	Christies	.69/lb	Dominion	.73/lb

Source: Survey conducted by Summer Students, Taxation and Fiscal Policy Branch

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Table 1.5
FOOD COSTS

TORONTO: July, 1975

DOMINION
 JANE/FINCH MALL

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
Bread	Hollywood	.56/16ozs	Dominion	.42/24ozs
Milk 2%	Sealtest	1.05/½gal		
Butter	Carnation	1.09/1b	Dominion	1.11/1b
Margarine	Blue Bonnet	.81/1b	Dominion	.59/1b
Cheese Slices	Kraft	1.51/1b	Dominion	1.44/1b
Eggs	Large (Gr.A)	.76/doz		
<u>Fruit Juices</u>				
-Frozen	Minute Maid	.65/12.5ozs	Dominion	.59/12.5ozs
-Canned	Allen	.55/48ozs	Dominion	.48/48ozs
	Hawaiian Punch	.67/48ozs		
<u>Coffee</u>				
-Bulk	Maxwell House	1.19/1b	Dominion	1.19/1b
-Instant	Maxwell House	1.67/6ozs	Dominion	1.29/6ozs
Canned Luncheon Meats	Prem	.85/12ozs	Kam	.69/12ozs
Canned Vegetables (Peas)	Green Giant	.40/14ozs	Dominion	.28/14ozs'
Flour	Five Roses	1.03/51bs	Dominion	.75/51bs
Corn Flakes	Kelloggs	.77/11b		
Peanut Butter	Kraft	1.73/21bs	Dominion	1.61/21bs
<u>Produce</u>				
-Potatoes	P.E.I.	1.99/101bs		
-Lettuce	Small	3/100		
-Tomatoes		.79/1b		
<u>Fruits</u>				
-apples	U.S.A.	.59/1b	MacIntosh	.39/1b
-dried raisins	Sunmaid	.85/15ozs, 1.89/32ozs		
-Oranges	Sunkist (large)	1.19/doz		
-Bananas		.15/1b		
<u>Meats</u>				
-chicken	Fancy	.96/1b	Boiling	.44/1b
-fish	Bluewater Sticks	2.18/32ozs		
-hamburg	Ground Beef	1.48/1b	Hamburg	.80/1b
-bologna	Maple Leaf	1.08/1b		
Sugar	Lantic	1.27/51bs		
Macaroni	Primo	.75/21bs	Lancia	.67/21bs
Shredded Wheat	Nabisco	.69/15ozs		
Powdered Milk	Carnation	2.02/31bs	Dominion	1.76/31bs
Beans				

Source: Survey conducted by Summer Students, Taxation and Fiscal Policy Branch

Table 1.6

FOOD COSTS

TORONTO: July, 1975

LOBLAWS
BLOOR & LANDSDOWNE

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
Bread	Toastmaster	.51/24ozs	Brookside	48/24ozs
Milk 2%	Donlands	105/29qts		
Butter	High Park	112/1b	Loblaws	109/1b
Margarine	Blue Bonnet	.88/1b (soft) .81/1b (hard)	Loblaws	59/1b
Cheese Slices	Kraft	151/16 oz.	Loblaws	151/16 oz.
Eggs	Extra Large	.83/doz		
<u>Fruit Juices</u>	Old South	.53/12.5ozs		
-Frozen	Minute Maid	.65/12.5ozs	Loblaws	52/12.5ozs
-Canned	Allens	.55/48ozs	Loblaws	49/48ozs
<u>Coffee</u>				
-Bulk	Maxwell House	1.19/1b	Loblaws	1.19/1b
-Instant	Maxwell House	1.67/6ozs	Loblaws	1.33/6ozs
Canned Luncheon Meats	Kam	.89/12ozs	Prem	85/12ozs
Canned Vegetables (Peas)	Green Giant	.40/14ozs	Loblaws	35/14ozs
Flour	Five Roses	103/51bs 139/71bs	Loblaws	107/71bs
Corn Flakes	Kelloggs	.77/16oz		
Peanut Butter	Kraft	173/21bs	Loblaws	161/21bs
<u>Produce</u>				
-Potatoes	U.S.A. #1	199/101bs		
-Lettuce		.33/head		
-Tomatoes		.99/1b		
<u>Fruits</u>				
-apples	red or green	.59/1b		
-oranges	small	1.19/1½ doz.		
-bananas		.29/1b		
<u>Meats</u>				
-chicken	roasting	.98/1b		
-fish	Bluewater sticks	2.32/32oz		
-hamburg		.64/1b		
Sugar		1.35/51bs		
Macaroni	Primo	.85/21b	Loblaws	.68/21b
Shredded Wheat	Nabisco	.69/15oz		
Powdered Milk	Magic	2.02/31b	Sunfresh	1.74/31b
Beans	Libby's	.47/14oz	Loblaws	.36/14ozs
	Libby's	.55/19ozs	Loblaws	.46/19ozs

The next step was to take the collected data and calculate a minimum adequate food budget line for each type of family member. Food City, Jane and Finch Mall was used, since this was the least expensive store found in the survey. Minimum budget lines for other stores must be scaled up to take into consideration the higher prices. The typical family members examined are as follows: moderately active male, moderately active female, expectant mother, teenage boy 12-18 years old, teenage girl 12-18 years old, child 7-11 years old and child 1-6 years old. Children 0-1 year old were not considered in this study due to the fact that infant costs are dependant on formula preparations prescribed by the physician.

In order to calculate the food budget lines, Tables 1 and 3 as outlined by the Planning Committee¹ were used as guidelines. Table 1 shows the quantity of food required for one week for each family member, derived in accordance with the Canadian Dietary Standard of 1968. Table 3 breaks down the essential food items into their appropriate food groups and the "frequency of use" for each item was given which is helpful in estimating where the food dollar is spent. Minor changes have been made in Table 3 to reflect the different eating habits of Ontarians: for example, fish was not weighted as heavily as it was in the maritime provinces. In addition, due to the limited time available and to facilitate cross comparisons between supermarkets fewer articles were chosen than the Planning Committee Survey. For example, in the canned vegetables section, which falls under the food group "Potatoes and Other Vegetables", canned peas were chosen for the purpose of our survey. However, to allow for different food likes and dislikes of the family, canned vegetables other than peas can be substituted provided they sell in the same price range, for example string beans, corn. Tables 1-7 through 1-12 in this report show the high and low costs of feeding each type of family member mentioned above.

¹ The Planning Committee, A Guide for Welfare and Health Agencies, Ministry of Public Welfare, Province of Nova Scotia.

Table 1.7

FOOD CITY

-JANE & FINCH

Moderately Active Male

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>					
Powdered		20 qts	100	3.00	-
2%		20 qts	100	-	10.50
<u>Citrus Fruit, Juices</u>					
Oranges		24	50	2.18	2.98
Frozen Fruit Juice		12.5oz	25	.45	.52
Canned Juices		48 oz	25	.49	.55
<u>Other Fruits</u>					
Apples		15 lbs	75	3.87	5.85
Raisins		1 lb	5	.85	.85
Bananas		4 lbs	20	.72	.72
<u>Potatoes</u>		40 lbs	100	5.16	5.16
<u>Other Vegetables</u>					
Fresh: Tomatoes		8 lbs	20	7.12	7.12
Lettuce		12 lbs	30	3.90	3.90
Canned:					
(e.g.) Peas		20 lbs	50	7.70	8.80
<u>Bread</u>		30 loaves	100	14.40	15.90
<u>Butter, Margarine, Fats</u>					
Butter		12.5 lbs	100	-	13.62
Margarine		12.5 lbs	100	6.12	-
<u>Cereals</u>					
Macaroni		3 lbs	15	.98	1.27
Corn Flakes		7 lbs	35	5.39	5.39
Flour		6 lbs	30	.95	1.23
Shredded Wheat		2 lbs	10	1.47	1.47
Crackers		2 lbs	10	1.58	1.58
<u>Meat, Fish, Poultry</u>					
Fresh: Hamburg		5.5 lbs	25	3.52	5.94
Cured: Bologna		3 lbs	15	2.67	3.57
Canned: Luncheon		1.25 lbs	5	1.42	1.48
Fish:		5.5 lbs	25	5.83	5.83
Poultry		7 lbs	30	6.58	6.58
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
Cheese Slices		.5 lbs	10	.72	.81
Baked Beans		1.5 lbs	30	.57	.70
Macaroni & Spaghetti		2.0 lbs	40	.65	.85
Peanut Butter		1.0 lbs	20	.84	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$91.71</u>	<u>\$116.62</u>

FOOD CITY
-JANE & FINCH

Table 1.8

Moderately Active Female

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>	<u>Powdered</u>	20 qts	100	3.00	-
	2%	20 qts	100	-	10.50
<u>Citrus Fruit, Juices</u>					
	Oranges	24	50	2.18	2.98
	Frozen Fruit Juice	12.5 oz	25	.45	.52
	Canned Juices	48 oz	25	.49	.55
<u>Other Fruits</u>					
	Apples	15 lbs	75	3.87	5.85
	Raisins	1 lb	5	.85	.85
	Bananas	4 lbs	20	.72	.72
<u>Potatoes</u>		30 lbs	100	3.87	3.87
<u>Other Vegetables</u>					
	Fresh: Tomatoes	8 lbs	20	7.12	7.12
	Lettuce	12 lbs	30	3.90	3.90
	Canned:				
	(e.g.) Peas	20 lbs	50	7.70	8.80
<u>Bread</u>		15 loaves	100	7.20	7.95
<u>Butter, Margarine, Fats</u>					
	Butter	10 lbs	100	-	11.20
	Margarine	10 lbs	100	4.90	-
<u>Cereals</u>					
	Macaroni	2.625 lbs	15	.85	1.12
	Corn Flakes	6.125 lbs	35	4.72	4.72
	Flour	5.25 lbs	30	.83	1.08
	Shredded Wheat	1.75 lbs	10	1.29	1.29
	Crackers	1.75 lbs	10	1.38	1.38
<u>Meat, Fish, Poultry</u>					
	Fresh: Hamburg	4.375 lbs	25	2.80	4.73
	Cured: Bologna	2.625 lbs	15	2.34	3.12
	Canned: Luncheon	.875 lbs	5	.74	.78
	Fish:	4.375 lbs	25	4.64	4.64
	Poultry	5.25 lbs	30	4.94	4.94
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
	Cheese Slices	.5 lbs	10	.72	.81
	Baked Beans	1.5 lbs	30	.57	.70
	Macaroni & Spaghetti	2.0 lbs	40	.65	.85
	Peanut Butter	1.0 lbs	20	.84	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$76.14</u>	<u>\$98.42</u>

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>	Powdered	55 qts	100	8.25	-
	2%	55 qts	100	-	28.88
<u>Citrus Fruit, Juices</u>					
	Oranges	24	50	2.18	2.98
	Frozen Fruit Juice	12.5 oz	25	.45	.52
	Canned Juices	48 oz	25	.49	.55
<u>Other Fruits</u>					
	Apples	15 lbs	75	3.87	5.85
	Raisins	1 lb	5	.85	.85
	Bananas	4 lbs	20	.72	.72
<u>Potatoes</u>		30 lbs	100	3.87	3.87
<u>Other Vegetables</u>					
	Fresh: Tomatoes	8 lbs	20	7.12	7.12
	Lettuce	12 lbs	30	3.90	3.90
	Canned: (e.g.) Peas	20 lbs	50	7.70	8.80
<u>Bread</u>		30 loaves	100	14.40	15.90
<u>Butter, Margarine, Fats</u>					
	Butter	10 lbs	100	-	11.20
	Margarine	10 lbs	100	4.90	-
<u>Cereals</u>					
	Macaroni	2.625 lbs	15	.85	1.12
	Corn Flakes	6.125 lbs	35	4.72	4.72
	Flour	5.25 lbs	30	.83	1.08
	Shredded Wheat	1.75 lbs	10	1.29	1.29
	Crackers	1.75 lbs	10	1.38	1.38
<u>Meat, Fish, Poultry</u>					
	Fresh: Hamburg	5.5 lbs	25	3.52	5.94
	Cured: Bologna	3 lbs	15	2.67	3.57
	Canned: Luncheon	1.25 lbs	5	1.42	1.48
	Fish	5.5 lbs	25	5.83	5.83
	Poultry	7.0 lbs	30	6.58	6.58
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
	Cheese Slices	.75 lbs	10	1.08	1.21
	Baked Beans	2.25 lbs	30	.86	1.05
	Macaroni & Spaghetti	3 lbs	40	.98	1.28
	Peanut Butter	1.5 lbs	20	1.26	1.31
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$94.55</u>	<u>\$131.57</u>

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>	Powdered	55 qts	100	8.25	-
	2%	55 qts	100	-	28.88
<u>Citrus Fruit, Juices</u>					
	Oranges	24	50	2.18	2.98
	Frozen Fruit Juice	12.5 oz	25	.45	.52
	Canned Juices	48 oz	25	.49	.55
<u>Other Fruits</u>					
	Apples	15	75	3.87	5.85
	Raisins	1 lb	5	.85	.85
	Bananas	4 lbs	20	.72	.72
<u>Potatoes</u>		30 lbs	100	3.87	3.87
<u>Other Vegetables</u>					
	Fresh: Tomatoes	8 lbs	20	7.12	7.12
	Lettuce	12 lbs	30	3.90	3.90
	Canned:				
	(e.g.) Peas	20 lbs	50	7.70	8.80
<u>Bread</u>		20 loaves	100	9.60	10.60
<u>Butter, Margarine, Fats</u>					
	Butter	10 lbs	100	-	11.20
	Margarine	10 lbs	100	4.90	-
<u>Cereals</u>					
	Macaroni	2.625 lbs	15	.85	1.12
	Corn Flakes	6.125 lbs	35	4.72	4.72
	Flour	5.25 lbs	30	.83	1.08
	Shredded Wheat	1.75 lbs	10	1.29	1.29
	Crackers	1.75 lbs	10	1.38	1.38
<u>Meat, Fish, Poultry</u>					
	Fresh: Hamburg	5 lbs	25	3.20	5.40
	Cured: Bologna	3 lbs	15	2.67	3.57
	Canned: Luncheon	1 lb	5	1.13	1.19
	Fish	5 lbs	25	5.30	5.30
	Poultry	6 lbs	30	5.64	5.64
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
	Cheese Slices	.5 lbs	10	.72	.81
	Baked Beans	1.5 lbs	30	.57	.70
	Macaroni & Spaghetti	2.0 lbs	40	.65	.85
	Peanut Butter	1.0 lbs	20	.84	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$86.27</u>	<u>\$122.34</u>

FOOD CITY
-JANE & FINCH

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Table 1.11-

Child 7-11 years.

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>	Powdered	40 qts	100	6.00	-
	2%	40 qts	100	-	21.00
<u>Citrus Fruit, Juices</u>					
	Oranges	24	50	2.18	2.98
	Frozen Fruit Juice	12.5 oz	25	.45	.52
	Canned Juices	48 oz	25	.49	.55
<u>Other Fruits</u>					
	Apples	11.25 lbs	75	2.90	4.39
	Raisins	.75 lbs	5	.64	.64
	Bananas	3 lbs	20	.54	.54
<u>Potatoes</u>		25 lbs	100	3.23	3.23
<u>Other Vegetables</u>					
	Fresh: Tomatoes	6 lbs	20	5.34	5.34
	Lettuce	9 lbs	30	2.93	2.93
	Canned:	15 lbs	50	5.78	6.60
	(e.g.) Peas				
<u>Bread</u>		20 loaves	100	9.60	10.60
<u>Butter, Margarine, Fats</u>					
	Butter	7.5 lbs	100	-	8.40
	Margarine	7.5 lbs	100	3.68	-
<u>Cereals</u>					
	Macaroni	1.125 lbs	15	.37	.48
	Corn Flakes	2.625 lbs	35	2.02	2.02
	Flour	2.25 lbs	30	.36	.46
	Shredded Wheat	.75 lb	10	.18	.18
	Crackers	.75 lb	10	.20	.20
<u>Meat, Fish, Poultry</u>					
	Fresh: Hamburg	3.75 lbs	25	2.40	4.05
	Cured: Bologna	2.25 lbs	15	2.00	2.68
	Canned: Luncheon	.75 lbs	5	.85	.89
	Fish	3.75 lbs	25	3.98	3.98
	Poultry	4.5 lbs	30	4.23	4.23
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
	Cheese Slices	.5 lbs	10	.72	.81
	Baked Beans	1.5 lbs	30	.57	.70
	Macaroni & Spaghetti	2.0 lbs	40	.65	.85
	Peanut Butter	1.0 lbs	20	.84	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$65.71</u>	<u>\$92.70</u>

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Table 1.12

FOOD CITY
-JANE & FINCH

Child 1-6 years.

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>	<u>Powdered</u>	35 qts	100	5.25	-
	2%	35 qts	100	-	18.38
<u>Citrus Fruit, Juices</u>					
	Oranges	18	50	1.64	2.24
	Frozen Fruit Juice	9.375 oz	25	.34	.39
	Canned Juices	36 oz	25	.37	.41
<u>Other Fruits</u>					
	Apples	7.5 lbs	75	1.94	2.93
	Raisins	.5 lbs	5	.43	.43
	Bananas	2.0 lbs	20	.36	.36
<u>Potatoes</u>		10 lbs	100	2.58	2.58
<u>Other Vegetables</u>					
	Fresh: Tomatoes	4 lbs	20	3.56	3.56
	Lettuce	6 lbs	30	1.95	1.95
	Canned:				
	(e.g.) Peas	10 lbs	50	3.85	4.40
<u>Bread</u>		10 loaves	100	4.80	5.30
<u>Butter, Margarine, Fats</u>					
	Butter	2.5 lbs	100	-	2.80
	Margarine	2.5 lbs	100	1.23	-
<u>Cereals</u>					
	Macaroni	.375 lbs	15	.12	.16
	Corn Flakes	.875 lbs	35	.67	.67
	Flour	.75 lbs	30	.12	.15
	Shredded Wheat	.25 lbs	10	.18	.18
	Crackers	.25 lbs	10	.20	.20
<u>Meat, Fish, Poultry</u>					
	Fresh: Hamburg	1.875 lbs	25	1.20	2.03
	Cured: Bologna	1.125 lbs	15	1.00	1.34
	Canned: Luncheon	.375 lbs	5	.43	.45
	Fish	1.875 lbs	25	1.99	1.99
	Poultry	2.25 lbs	30	2.12	2.12
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
	Cheese Slices	.25 lbs	10	.36	.41
	Baked Beans	.75 lbs	30	.29	.35
	Macaroni & Spaghetti	1.0 lbs	40	.33	.43
	Peanut Butter	.5 lbs	20	.42	.44
<u>Sugars</u>		1.25 lbs	100	.34	.34
TOTAL				<u>\$39.97</u>	<u>\$58.89</u>

The reason for the high and low costs for food is due to the fact that name brands have been used exclusively in the derivation of the high cost food budget line, and the price of house brands have been employed into the low cost food budget line when available. Table 1-13, which follows, summarizes these results:

Table 1-13

MINIMUM ADEQUATE FOOD BUDGET LINE

FOR FAMILY MEMBERS

July 1975

Family Members	Year	<u>Low \$</u>		Year	<u>High \$</u>	
		Month	Week		Month	Week
Moderately active male	476.84	39.74	9.17	606.32	50.53	11.66
Moderately active female	395.72	32.98	7.61	511.68	42.64	9.84
Expectant mother	448.76	37.40	8.63	635.96	53.00	12.23
Teenage boy (12-18 yrs)	491.92	40.99	9.46	648.32	57.03	13.16
Teenage girl (12-18 yrs)	448.76	37.40	8.63	635.96	53.00	12.23
Child (7-11 yrs)	346.61	28.47	6.57	482.04	40.17	9.27
Child (1-6 yrs)	208.00	17.23	4.00	306.28	25.52	5.89

Note: High, low food costs were derived from figures obtained from survey of Food City, Jane and Finch Mall.

Source: Figures derived from Survey conducted by summer students, Taxation and Fiscal Policy Branch.

It is interesting to note, that in a report drawn up by the Montreal Diet Dispensary in May of 1975, the minimum adequate food budget lines that they calculated for the moderately active male, moderately active female, and expectant mother fell in between the low and high minimum food budget lines of this report. Table 1-14 shows these results.

Table 1-14

COMPARISON OF MINIMUM ADEQUATE
FOOD BUDGET LINES

Family Member	Montreal Diet Dispensary	<u>Results of this Report</u>	
		Low	High
	(\$)	(\$)	(\$)
Moderately active male	10.47	9.17	11.66
Moderately active female	8.82	7.61	9.84
Expectant mother	11.53	8.63	12.23
Teenage boy (16-20 yrs)	12.63	-	-
Teenage boy (12-18 yrs)	-	9.46	13.16
Teenage girl (16-20 yrs)	9.96	-	-
Teenage girl (12-18 yrs)	-	8.63	12.23

It should also clearly be understood that there must be adjustments made to the minimum adequate food budget lines in order to calculate the total minimum adequate food costs of a given family. In other words, economies of scale must be considered. Due to the fact that the figures arrived at by the Montreal Diet Dispensary are very close to the results of this report, we have accepted their methodology for the adjustment of the food budget for family size.

Families Less Than Four Persons

ADAPTATIONS

May, 1975

For persons living alone, increase regular allowance by 35%
For family of two, increase regular allowance by 20%
For family of three, increase regular allowance by 10%

Minimum adequate food budget lines were calculated for the moderately active male for all supermarkets surveyed so as to provide an indication of cost variations between supermarkets. Tables 1-5 to 1-20 show the results and Table 1-21 provides a summary.

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Table 1-15

FOOD CITY
-JANE & FINCH

Moderately Active Male

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>		20 qts	100	3.00	10.50
<u>Citrus Fruit, Juices</u>					
Oranges		24	50	2.18	2.98
Frozen Fruit Juice		12.5oz	25	.45	.52
Canned Juices		48 oz	25	.49	.55
<u>Other Fruits</u>					
Apples		15 lbs	75	3.87	5.85
Raisins		1 lb	5	.85	.85
Bananas		4 lbs	20	.72	.72
<u>Potatoes</u>		40 lbs	100	5.16	5.16
<u>Other Vegetables</u>					
Fresh: Tomatoes		8 lbs	20	7.12	7.12
Lettuce		12 lbs	30	3.90	3.90
Canned: (e.g.) Peas		20 lbs	50	7.70	8.80
<u>Bread</u>		30 loaves	100	14.40	15.90
<u>Butter, Margarine, Fats</u>					
Butter		12.5 lbs	100	-	13.62
Margarine		12.5 lbs	100	6.12	-
<u>Cereals</u>					
Macaroni		3 lbs	15	.98	1.27
Corn Flakes		7 lbs	35	5.39	5.39
Flour		6 lbs	30	.95	1.23
Shredded Wheat		2 lbs	10	1.47	1.47
Crackers		2 lbs	10	1.58	1.58
<u>Meat, Fish, Poultry</u>					
Fresh: Hamburg		5.5 lbs	25	3.52	5.94
Cured: Bologna		3 lbs	15	2.67	3.57
Canned: Luncheon		1.25 lbs	5	1.42	1.48
Fish:		5.5 lbs	25	5.83	5.83
Poultry		7 lbs	30	6.58	6.58
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
Cheese Slices		.5 lbs	10	.72	.81
Baked Beans		1.5 lbs	30	.57	.70
Macaroni & Spaghetti		2.0 lbs	40	.65	.85
Peanut Butter		1.0 lbs	20	.84	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$91.71</u>	<u>\$116.62</u>

Source: Survey conducted by Bureau of Economic and Fiscal Policy Branch

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Table 1-16

FOOD CITY
- CARLAW, SOUTH OF DANFORTH
EAST OF DON VALLEY

Moderately Active Male

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>		20 qts	100	3.00	10.50
<u>Citrus Fruit, Juices</u>					
Oranges		24	50	1.78	2.98
Frozen Fruit Juice		12.5 ozs	25	.52	.52
Canned Juices		48 ozs	25	.49	.55
<u>Other Fruits</u>					
Apples		15 lbs	75	7.35	7.35
Raisins		1 lb	5	.82	.82
Bananas		4 lbs	20	.72	.72
<u>Potatoes</u>		40 lbs	100	5.16	5.16
<u>Other Vegetables</u>					
Fresh: Tomatoes		8 lbs	20	7.12	7.12
Lettuce		12 lbs	30	3.90	3.90
Canned:		20 lb			
(e.g.) Peas		20 lbs	50	7.09	8.80
<u>Bread</u>		30 loaves	100	12.60	15.30
<u>Butter, Margarine, Fats</u>					
Butter		5.5 lbs	100	-	13.62
Margarine		5.5 lbs	100	6.12	-
<u>Cereals</u>					
Macaroni		3 lbs	15	.98	1.27
Corn Flakes		7 lbs	35	5.39	5.39
Flour		6 lbs	30	.95	1.23
Shredded Wheat		2 lbs	10	1.47	1.47
Crackers		2 lbs	10	1.58	1.58
<u>Meat, Fish, Poultry</u>					
Fresh: Hamburg		5.5 lbs	25	3.52	5.94
Cured: Bologna		3.0 lbs	15	1.37	3.45
Canned: Luncheon		1.25 lbs	5	1.42	1.48
Fish		5.5 lbs	25	6.52	6.52
Poultry		7.0 lbs	30	6.58	6.58
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
Cheese Slices		.5 lbs	10	.72	.81
Baked Beans		1.5 lbs	30	.57	.70
Macaroni & Spaghetti		2.0 lbs	40	.65	.85
Peanut Butter		1.0 lbs	20	.84	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$91.81</u>	<u>\$118.06</u>

Table 1-17

FOOD CITY
- DUFFERIN & DUPONT

Moderately Active Male

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>		20 qts	100	3.00	10.50
<u>Citrus Fruit, Juices</u>					
Oranges		24	50	2.18	2.98
Frozen Fruit Juice		12.5 oz	25	.52	.52
Canned Juices		48 oz	25	.49	.55
<u>Other Fruits</u>					
Apples		15 lbs	75	5.45	5.45
Raisins		1 lb	5	.81	.81
Bananas		4 lbs	20	.72	.72
<u>Potatoes</u>		40 lbs	100	5.16	5.16
<u>Other Vegetables</u>					
Fresh: Tomatoes		8 lbs	20	7.12	7.12
Lettuce		12 lbs	30	3.90	3.90
Canned: (e.g.) Peas		20 lbs	50	7.70	8.80
<u>Bread</u>		30 loaves	100	14.40	15.30
<u>Butter, Margarine, Fats</u>					
Butter		12.5 lbs	100	-	13.62
Margarine		12.5 lbs	100	6.12	-
<u>Cereals</u>					
Macaroni		3 lbs	15	.98	1.27
Corn Flakes		7 lbs	35	5.39	5.39
Flour		6 lbs	30	.95	1.23
Shredded Wheat		2 lbs	10	1.47	1.47
Crackers		2 lbs	10	1.58	1.58
<u>Meat, Fish, Poultry</u>					
Fresh: Hamburg		5.5 lbs	25	3.52	5.94
Cured: Bologna		3.0 lbs	15	2.67	3.57
Canned: Luncheon		1.25 lbs	5	1.42	1.48
Fish		5.5 lbs	25	6.52	6.52
Poultry		7 lbs	30	6.58	6.58
<u>Eggs</u>		30	100	2.05	2.05
<u>Meat Substitutes</u>					
Cheese Slices		.5 lbs	10	.72	.81
Baked Beans		1.5 lbs	30	.57	.70
Macaroni & Spaghetti		2.0 lbs	40	.65	.85
Peanut Butter		1.0 lbs	20	.84	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$94.16</u>	<u>\$116.42</u>

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Table 1-18

DOMINION
- BROADVIEW & DANFORTH

Moderately Active Male

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>		20 qts	100	3.20	10.50
<u>Citrus Fruit, Juices</u>					
Oranges		24	50	2.18	2.38
Frozen Fruit Juice		12.5 ozs	25	.52	.59
Canned Juices		48 ozs	25	.48	.55
<u>Other Fruits</u>					
Apples		15 lbs	75	5.45	8.85
Raisins		1 lb	5	.85	.85
Bananas		4 lb	20	.60	.60
<u>Potatoes</u>		40 lbs	100	7.96	7.96
<u>Other Vegetables</u>					
Fresh: Tomatoes		8 lbs	20	7.92	7.92
Lettuce		12 lbs	30	3.30	3.30
Canned: (e.g.) Peas		20 lbs	50	7.09	8.80
<u>Bread</u>		30 loaves	100	12.60	15.30
<u>Butter, Margarine, Fats</u>					
Butter		12.5 lbs	100	-	13.63
Margarine		12.5 lbs	100	7.38	-
<u>Cereals</u>					
Macaroni		3 lbs	15	1.02	1.28
Corn Flakes		7 lbs	35	5.39	5.39
Flour		6 lbs	30	.90	1.23
Shredded Wheat		2 lbs	10	1.47	1.47
Crackers		2 lbs	10	1.38	1.38
<u>Meat, Fish, Poultry</u>					
Fresh: Hamburg		5.5 lbs	25	4.62	5.94
Cured: Bologna		3.0 lbs	15	1.44	1.44
Canned: Luncheon		1.25 lbs	5	1.42	1.48
Fish		5.5 lbs	25	6.00	6.00
Poultry		7.0 lbs	30	6.72	6.72
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
Cheese Slices		.5 lbs	10	.62	.76
Baked Beans		1.5 lbs	30	.57	.70
Macaroni & Spaghetti		2.0 lbs	40	.68	.85
Peanut Butter		1.0 lbs	20	.81	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$95.15</u>	<u>\$119.32</u>

Table 1-19

DOMINION

- JANE & FINCH

Moderately Active Male

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>		20 qts	100	3.20	10.50
<u>Citrus Fruit, Juices</u>					
Oranges		24	50	2.18	2.38
Frozen Fruit Juice		12.5 ozs	25	.59	.59
Canned Juices		48 ozs	25	.48	.55
<u>Other Fruits</u>					
Apples		15 lbs	75	5.85	5.85
Raisins		1 lb	5	.85	.85
Bananas		4 lbs	20	.60	.60
<u>Potatoes</u>		40 lbs	100	7.96	7.96
<u>Other Vegetables</u>					
Fresh: Tomatoes		8 lbs	20	6.32	6.32
Lettuce		12 lbs	30	4.00	4.00
Canned: (e.g.) Peas		20 lbs	50	6.40	8.80
<u>Bread</u>		30 loaves	100	12.60	15.30
<u>Butter, Margarine, Fats</u>					
Butter		12.5 lbs	100	-	13.50
Margarine		12.5 lbs	100	7.38	-
<u>Cereals</u>					
Macaroni		3 lbs	15	1.01	1.13
Corn Flakes		7 lbs	35	5.39	5.39
Flour		6 lbs	30	.90	1.23
Shredded Wheat		2 lbs	10	1.47	1.47
Crackers		2 lbs	10	1.38	1.38
<u>Meat, Fish, Poultry</u>					
Fresh: Hamburg		5.5 lbs	25	4.40	8.14
Cured: Bologna		3.0 lbs	15	3.24	3.24
Canned: Luncheon		1.25 lbs	5	1.15	1.42
Fish		5.5 lbs	25	6.00	6.00
Poultry		7.0 lbs	30	6.72	6.72
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
Cheese Slices		.5 lbs	10	.72	.76
Baked Beans		1.5 lbs	30	.57	.70
Macaroni & Spaghetti		2.0 lbs	40	.68	.85
Peanut Butter		1.0 lbs	20	.81	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
TOTAL				<u>\$95.43</u>	<u>\$119.08</u>

Table 1-20

LOBLAW
- BLOOR & LANDSDOWNE

Moderately Active Male

ITEM	10 WEEKS	QUANTITY	%	COST (LOW) (\$)	COST (HIGH) (\$)
<u>Milk</u>		20 qts	100	3.00	10.50
<u>Citrus Fruit, Juices</u>					
Oranges		24	50	1.59	1.59
Frozen Fruit Juice		12.5 ozs	25	.52	.53
Canned Juices		48 ozs	25	.49	.55
<u>Other Fruits</u>					
Apples		15 lbs	75	8.85	8.85
Raisins		1 lb	5	.85	.85
Bananas		4 lbs	20	1.16	1.16
		40 lbs	100	7.96	7.96
<u>Potatoes</u>					
<u>Other Vegetables</u>					
Fresh: Tomatoes		8 lbs	20	7.92	7.92
Lettuce		12 lbs	30	3.30	3.30
Canned: (e.g.) Peas		20 lbs	50	7.70	8.80
<u>Bread</u>		30 leaves	100	14.40	15.30
<u>Butter, Margarine, Fats</u>					
Butter		12.5 lbs	100	-	14.00
Margarine		12.5 lbs	100	7.38	-
<u>Cereals</u>					
Macaroni		3 lbs	15	1.02	1.28
Corn Flakes		7 lbs	35	5.39	5.39
Flour		6 lbs	30	.92	1.19
Shredded Wheat		2 lbs	10	1.47	1.47
Crackers		2 lbs	10	1.58	1.58
<u>Meat, Fish, Poultry</u>					
Fresh: Hamburg		5.5 lbs	25	3.52	5.94
Cured: Bologna		3.0 lbs	15	2.67	3.57
Canned: Luncheon		1.25 lbs	5	1.42	1.48
Fish		5.5 lbs	25	6.38	6.38
Poultry		7.0 lbs	30	6.86	6.86
<u>Eggs</u>		30	100	1.90	1.90
<u>Meat Substitutes</u>					
Cheese Slices		.5 lbs	10	.76	.76
Baked Beans		1.5 lbs	30	.59	.70
Macaroni & Spaghetti		2.0 lbs	40	.68	.85
Peanut Butter		1.0 lbs	20	.81	.87
<u>Sugars</u>		2.5 lbs	100	.68	.68
	TOTAL			<u>\$101.77</u>	<u>\$122.21</u>

Table 1-21

Toronto, July, 1975

FOOD COST COMPARISONS FOR MODERATELY ACTIVE
MALE AMONG SUPERMARKET CHAINS

<u>STORE</u>	<u>LOCATION</u>	<u>COST (Low)</u> <u>\$/week</u>	<u>COST (High)</u> <u>\$/week</u>
Food City	Jane & Finch Mall	9.17	11.66
Food City	Carlaw Mall, East of Don Valley	9.18	11.81
Food City	Dufferin & Dupont	9.42	11.93
Dominion	Broadview & Danforth	9.52	11.91
Dominion	Jane & Finch Mall	9.54	11.91
Loblaws	Bloor & Landsdowne	10.81	12.22

As can be seen from Table 1-21, the Food City stores proved to be the least expensive followed by Dominion, and Loblaws. Weekly cost prices ranged from \$9.17 (low cost), \$11.66 (high cost) at Food City Jane and Finch mall to a high of \$10.81 (low cost) , \$12.22 (high cost) at Loblaws at Bloor and Landsdowne. Over a period of one year, the savings differential between the least and most expensive store surveyed was \$85.28 (low cost food) and \$29.12 (high cost food). Food City was found to carry a larger variety of house brand products, and at a lower price than the other stores.

It was found that by purchasing low cost food at five of the six stores surveyed, the savings were considerable; \$123.24 - \$136.74 could be saved yearly by a moderately active male. When a family of 4 is considered, buying home brands and switching from fresh to powdered milk would result in savings of over \$500 per year. Such a saving is very important for people in the lower income brackets.

This report also advises that shoppers should plan for enough in advance that the purchase of food at "convenience stores" such as Becker's and Mac's Milk can be avoided. The cost of many food items at these stores were very high, at times even twice the price of identical items found at supermarket chains.

The findings of this report suggest that purchase of food at ethnically oriented supermarkets is not advisable. Although ethnic foods may be purchased at such outlets, staples and canned goods can usually be found at larger

supermarket chains at lower prices. In addition, it was also discovered that many essential products were without any visible marked prices, which makes it difficult for the consumer to compare the costs of essential food items, which in turn makes it difficult to plan a food budget.

SECTION 2

PERSONAL SUPPLIES

The purpose of this section is to determine a minimum adequate personal supplies budget line for an individual and families. The most important point to be understood when considering a budget of this type is that every individual and family regardless of income has a need for certain items of personal care. The purpose of a minimum adequate personal supplies budget is to provide sufficient personal supplies so as to maintain health and dignity at a reasonable cost to an individual or family.

As a preliminary investigation into the necessary money required to support a minimum adequate personal supplies budget, essential personal care items have been priced in the Metropolitan Toronto area. A random survey was employed so as to provide some indication of the cost differentials between various retail outlets. For purposes of comparison, samples were taken from major drug store chains, supermarket chains and department stores. Samples were collected from three regions in Toronto, those being North Toronto, East Toronto and West Toronto. The reasoning behind this type of sampling was to free the survey from bias and provide some indication as to whether or not price discrimination exists between stores of the same company and the three areas of Toronto.

The list of personal care items used in the survey was based upon the one provided by the Planning Committee², with some revisions introduced. The list was set up such that the costs of personal care items for males and females could readily be distinguished. In addition, as was done for food cost comparisons, prices of both 'name brand' items and 'house brand' items for personal supplies were collected. The reason for pricing items in this manner was to try and discover how the cost of personal care items similar in weight and size differ from store to store, and to see to what extent consumers could save by purchasing the usually less expensive house brand items. Table 2-1 to 2-4 illustrate how the list employed in the survey was set up and the prices of the different items. A comparison of the tables demonstrates that the costs of comparable personal care items (such as shampoo and deodorant) quite frequently vary considerably in price.

Table 2-5 shows the cost of haircuts for males, females and children. The prices outlined in this table were collected through the use of a random telephone survey of barber shops and beauty salons in the Toronto area.

Table 2.1

COST OF PERSONAL SUPPLIES (\$)

TORONTO, JULY, 1975

TOWERS
CARLAW MALL

ITEM (MALE)	BRAND	PRICE	BRAND	PRICE
toothbrush		.32		.65
toothbrush		1.78		5.49
deodorant	Right Guard	1.33/7 ozs		
shampoo	Head & Shoulders	1.43/175 ml		
toothbrush	Tek	.59	Tek	.87
toothpaste	Crest	1.37/150 ml		
bar soap		.53/4 bars (3.25oz)		
safety razor	Gillette	1.77	Gillette	2.57
razor blades	Gillette	.77/5	Gillette	.99/5
shaving cream	Bonimart	.87/11 ozs	Gillette	1.19/11 ozs
ITEM (FEMALE)		PRICE		PRICE
toothbrush		.32		.65
toothbrush		.99		5.49
deodorant	Ban roll-on	1.19/1.5 oz		
	Spray	1.57/9 ozs		
shampoo	Bonimart	1.47/32 ozs	Herbal Essence	1.77/12 ozs
toothbrush		.59		.87
toothpaste	Crest	1.37/150 ml		
bar soap		.53/4 bars (3.25oz)		
body lotion	Bonimart	1.07/18 ozs	Jergens	1.65/15.5 ozs
deodorant		.99/10		1.37/10
toothbrush		.71		1.25
menstrual pads	Kotex	2.99/48	Confidents	2.99/48
sanitary belt		.79		
hair permanent		1.99		
face powder		.83		
hair file		.62		1.21
hair spray	Bonimart	.97/16 ozs	V05	1.36/7 ozs
	Lady Patricia	1.77/15 ozs		

Source: Survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

Table 2.2

COST OF PERSONAL SUPPLIES (\$)

TORONTO, JULY, 1975

ERS
E FINCH MALL

EM (MALE)	BRAND	PRICE	BRAND	PRICE
		.32		.45
Brush		2.69		6.29
lorant	Towers	.87/9 ozs	Right Guard	1.27/9 ozs
mpoo	Towers	.97/260 ml	Head & Shoulder	1.43/179 ml
th Brush	Tek	.59	Tek	.93
th Paste	Towers	.97/150 ml	Crest	1.37/150 ml
d Soap	Irish Spring	.57/2 bars(3.5oz)		
ety Razor				
or Blades				
ving Cream	Bonimart	.86/11 ozs	Gillette	1.19/11 ozs
EM (FEMALE)		PRICE		PRICE
		.36		.65
r Brush		.99		3.09
lorant	Ban roll-on	1.19/1.5 ozs		
	Spray	1.37/9 ozs		
mpoo	Towers	1.47/32 ozs	Herbal Essence	1.67/12 ozs
th Brush	Tek	.59	Tek	.93
th Paste	Crest	1.37/150 ml		
d Soap	Irish Spring	.57/2 bars(3.5oz)		
d Lotion	Towers	1.07/18 ozs	Jergens	1.67/15.5 ozs
lers		.99/10		1.19/10
stick		.99		1.25
kins	Kotex	2.99/48	Modess	2.99/48
itary Belt		.69		.99
e Permanent		1.59		3.00
e Powder				
l File				
r Spray				

Table 2.3

COST OF PERSONAL SUPPLIES (\$)

TORONTO, JULY, 1975

UG CITY
RLAW MALL

ITEM (MALE)	BRAND	PRICE	BRAND	PRICE
Shampoo		.27		.72
Shower Brush		1.99		6.28
Deodorant	Right Guard	1.53/9ozs		
Shampoo				
Tooth Brush	Tek	.44	Tek	.89
Tooth Paste	Crest	1.44/150ml		
Body Soap		.28		
Safety Razor		1.23		3.23
Razor Blades		.59 for 5 1.27 for 10		1.17 for 5 1.39 for 10
Shaving Cream	Gillette	1.23/11ozs		
ITEM (FEMALE)		PRICE		PRICE
Shampoo		.27		.72
Shower Brush		1.99		5.69
Deodorant	Bonimart	.99/9ozs	Ban	1.57/9ozs
Shampoo	Lady Patricia	.89/12ozs	Ban Roll-on Herbal Essence	1.09/1.5ozs 1.77/12ozs
Tooth Brush	Tek	.44	Tek	.89
Tooth Paste	Crest	1.44/150ml		
Body Soap				
Body Lotion	Bonimart Cream	1.17/18ozs .89/10ozs	Jergens	1.77/15.5ozs
Rollers		1.17		1.35
Stick		1.07		
Panties	Confidents	2.57/48	Kotex	2.77/48
Sanitary Belt		.69		1.09
Hair Permanent		1.63		2.97
Face Powder		.79		
Nail File		.63		.93
Deodorant Spray	Lady Patricia	.97/10 ozs	V05 V05	1.47/7oz 2.49/13oz

Source: Survey conducted by Summer Students, Taxation and Fiscal Policy Branch

Table 2.4

SHOPPERS DRUG MART
JANE FINCH MALL

COST OF PERSONAL SUPPLIES (\$)

TORONTO, JULY, 1975

ITEM (MALE)	BRAND	PRICE	BRAND	PRICE
omb		.32		.65
air Brush		1.78		5.49
eodorant	Life	1.29/7 ozs	Right Guard	1.47/7 ozs
hampoo	Head & Shoulders	1.47/175 ml		
ooth Brush	Life	.59	Tek	.77
ooth Paste	Life	.94/100 ml	Crest	1.49/150 ml
and Soap	Dial	.28/3.5 ozs		
afety Razor				
azor Blades				
having Cream	Life	.79/11 ozs	Gillette	1.13/11 ozs
ITEM (FEMALE)		PRICE		PRICE
omb		.23		.79
air Brush		1.49		5.00
eodorant	Ban	1.79/9 ozs		
	Ban roll-on	1.17/1.5 oz		
hampoo	Life	1.44/260 ml	Herbal Essence	1.59/12 ozs
ooth Brush	Life	.59	Tek	.77
ooth Paste	Life	.94/100 ml	Crest	1.49/150 ml
and Soap	Dial	.28/3.5 ozs		
and Lotion	Life	1.44/18 ozs	Jergens	1.71/15.5 ozs
ollers		.73/10		1.18/10
ipstick		.75		1.25
apkins	Kotex	2.54/48	Modess	3.08/48
anitary Belt		.79		
ome Permanent		1.99		
ace Powder				
ail File		.62		1.21
air Spray				

Table 2-5

PRICE OF HAIRCUTS

Toronto, July 1975

STORE	LOCATION	WOMEN COST (\$)	MEN COST (\$)	CHILD COST (\$)
Joe's Barber Shop	749 Queen St. E.		2.50	2.00
Le Terrazza Hair Styling	1690 Dufferin St.		3.50	3.00
Lisboa Barber Shop	640 Dundas St. W.		2.75	2.25
Pat's Barber Shop	99 Avenue Road		3.00	3.00
Ralph's Barber Shop	Sutton Place Hotel		3.50	2.50
Sport Barber Shop	655 College St.		3.00	2.50
Towne Barber Shop	81 St. Clair Ave. E.		3.50	3.00
Vince's Barber Shop	1046 Albion Rd.		4.00	3.00
Studio Hair Styling	1351 Lawrence Ave. W.	3.00		
Sweet Talk Beauty Salon	465 Manor E.	3.00		
Swerdon Hair Styles	592 Runnymede	1.50		
Valley Beauty Salon	3428 Yonge St.	4.00		
Victor Hair Stylists	327 Jane St.	3.00		
Vince Beauty Salon	1884 Danforth Ave.	3.00		
Vincent & Tony Ltd.	Yonge & Bloor	4.00		
Woodgreen Beauty Salon	913 Queen St. E.	2.00		

Source: Survey conducted by Summer Students, Taxation and Fiscal Policy Branch

Given the data as shown in the previous tables, the next step was to derive minimum adequate personal supplies budget lines for each family member, from figures collected at Drug City (Carlaw Mall), Shoppers Drug Mart (Jane and Finch Mall), and two Towers department stores (Jane Finch and Carlaw Malls). The breakdown of the categories of family members was as follows:

- Children - ages 2-5 years
- ages 6-11 years
- Females - Girls ages 12-15 years
- age 16 and over
- employed
- housewife
- Males - Boys ages 12-15 years
- employed

In order to derive the Personal Supplies budget lines, Table 2-6, which shows the minimum required consumption and replacement rate of each item, based on a similar table outlined by the Planning Committee³, was compiled. Minor changes were made to the table presented by the Planning Committee so as to update the list. For example, the need for a shaving brush was removed since shaving cream now comes in aerosol cans.

³ Ibid.

TABLE 2-6

PERSONAL SUPPLIES

(REQUIRED QUANTITY AND REPLACEMENT RATES)

(1 YEAR PERIOD)

Item	<u>Children</u>		<u>Men & Boys</u>		<u>Women & Girls</u>		
	Ages 2-5	Ages 6-11	Ages 12-15	Employed 16 -	Ages 12-15	Employed 16 -	<u>Housewife</u>
Comb	1/2	1/4	1	1	1	1	1
tooth Brush	1/2	1/4	1/5	1/5	1/5	1/5	1/5
tooth Cut	5	10	15	15	4	4	4
toilet Soap (Hand)	26	26	26	26	26	26	26
tooth Brush	2	2	2	2	2	2	2
tooth Paste (3oz)	4	4	4	4	4	4	4
shampoo (8 oz)	4	4	4	4	4	4	4
deodorant (1/2 oz)			3	3	3	3	3
razor Blades (10)				12			
safety Razor				1/5			
shaving Cream (11 oz)				6			
deodorants (10)					2	2	2
Body Lotion (10 oz)					1	2	3
Lipstick					2	3	2
Nail File					1/3	1/3	1/3
Sanitary Napkins (12's)					12	12	12
Sanitary Belt					1	1	1
Hair Permanent					2	3	3

Note: Table 2-6 was based upon Table 5 as outlined by the Planning Committee, A Guide for Welfare and Health Agencies, Ministry of Public Welfare, Province of Nova Scotia.

Tables 2-7 to 2-10 demonstrate the high and low cost of each personal care item (where applicable), for each family member, for the duration of one year. The reason for the high and low cost for personal care items (as was stated earlier), was due to the fact that the prices of name brand items were used exclusively in the derivation of the high cost personal supplies budget line, and the prices of house brands have been incorporated where available into the low cost personal supplies budget line. In addition these tables outline the total cost of personal supplies for each family member with respect to the different retail stores mentioned above. Table 2-11 summarizes these results and outlines the minimum adequate personal supplies budget line for each family member.

Table 2-7

TOTAL COST OF PERSONAL SUPPLIES
CHILDREN (1 YEAR PERIOD)

Toronto, July, 1975

Item	Ages 2-5 Years			Ages 6-11 Years		
	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)
Comb	1/2	.16	.33	1/4	.08	.17
Hair Brush	1/2	.89	2.75	1/4	.45	2.75
Hair Cut	5	11.25	15.00	10	22.50	30.00
Toilet Soap	26	3.45	3.45	26	3.45	3.45
Tooth Brush	2	1.18	1.74	2	1.18	1.74
Tooth Paste (3oz)	4	3.20	3.20	4	3.20	3.20
Shampoo (8oz)	4	1.47	4.72	4	1.47	4.72
		21.60	31.19		32.33	46.03

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch

Table 2-8

TOTAL COST OF PERSONAL SUPPLIES
MEN (1 YEAR PERIOD)

Toronto, July, 1975

Ages 12-15				Employed 16-			
Item	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)	
Comb	1	.32	.65	1	.32	.65	1
Hair Brush	1/5	.36	.36	1/5	.36	.36	12
Hair Cut	15	41.25	60.00	15	41.25	60.00	1
Toilet Soap	26	3.45	3.45	26	3.45	3.45	
Tooth Brush	2	1.18	1.74	2	1.18	1.74	
Tooth Paste (3oz)	4	3.20	3.20	4	3.20	3.20	
Shampoo (8oz)	4	1.47	9.15	4	1.47	9.15	
Deodorant (5oz roll on or 9oz spray)	3	1.19	3.99	3	1.19	3.99	
Razor Blades (10)	-	-	-	12	18.48	23.76	
Safety Razor	-	-	-	1/5	.35	.51	
Shaving Cream (11oz)-	-	-	-	6	5.22	7.14	
		52.42	82.54		76.48	113.95	

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch

Table 2-9

TOTAL COST OF PERSONAL SUPPLIES

WOMEN (1 YEAR PERIOD)
(July, 1975)

Item	Ages 12-15 Years			Employed 16-			Housewife		
	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)
Comb	1	.32	.65	1	.32	.65	1	.32	.65
Hair Brush	1/5	.20	1.10	1/5	.20	1.10	1/5	.20	1.10
Hair Cut	4	6.00	16.00	4	6.00	16.00	4	6.00	16.00
Toilet Soap	26	3.45	3.45	26	3.45	3.45	26	3.45	3.45
Tooth Brush	2	1.18	1.74	2	1.18	1.74	2	1.18	1.74
Tooth Paste (3oz)	4	3.20	3.20	4	3.20	3.20	4	3.20	3.20
Shampoo (8oz)	4	1.47	4.72	4	1.47	4.72	4	1.47	4.72
Deodorant (5oz roll on or 9oz spray)	3	1.19	4.71	3	1.19	4.71	3	1.19	4.71
Rollers (10)	2	1.98	2.72	2	1.98	2.72	2	1.98	2.72
Hand Lotion (10oz)	1	.59	1.06	2	1.18	2.12	3	1.77	3.18
Lipstick	2	1.42	2.50	3	2.13	3.75	2	1.42	2.50
Nail File	1/3	.21	.40	1/3	.21	.40	1/3	.21	.40
Sanitary Napkins (12's)	12	8.97	8.97	12	8.97	8.97	12	8.97	8.97
Sanitary Belt	1	.79	.79	1	.79	.79	1	.79	.79
Home Permanent	2	3.98	3.98	3	5.97	5.97	3	5.97	5.97
		<u>34.95</u>	<u>55.99</u>		<u>38.24</u>	<u>60.29</u>		<u>38.72</u>	<u>60.10</u>

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch

Table 2-10

TOTAL COST OF PERSONAL SUPPLIES
CHILDREN (1 YEAR PERIOD)
(July, 1975)

Item	Ages 2-5 Years			Ages 6-11 Years		
	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)
Comb	1/2	.18	.33	1/4	.09	.17
Hair Brush	1/2	.50	3.15	1/4	.25	1.58
Hair Cut	5	11.25	15.00	10	22.50	30.00
Toilet Soap	26	7.61	7.61	26	7.61	7.61
Tooth Brush	2	1.18	1.86	2	1.18	1.86
Tooth Paste (3oz)	4	2.26	3.20	4	2.26	3.20
Shampoo (8oz)	4	1.47	4.45	4	1.47	4.45
		24.45	35.60		35.36	48.87

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

Table 2-11

TOTAL COST OF PERSONAL SUPPLIES
MEN (1 YEAR PERIOD)

(July, 1975)

Item	Ages 12-15 Years			Employed 16-		
	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)
Comb	1	.32	.45	1	.32	.45
Hair Brush	1/5	.54	1.26	1/5	.54	1.26
Hair Cut	15	41.25	60.00	15	41.25	60.00
Toilet Soap	26	7.41	7.41	26	7.41	7.41
Tooth Brush	2	1.18	1.86	2	1.18	1.86
Tooth Paste (3oz)	4	2.26	3.20	4	2.26	3.20
Shampoo (8oz)	4	1.47	7.63	4	1.47	7.63
Deodorant (5oz roll on or 9oz spray)	3	2.61	3.81	3	2.61	3.81
Razor Blades (10)	-	-	-	12	15.24	19.08
Safety Razor	-	-	-	1/5	.25	.65
Shaving Cream (11oz)	-	-	-	6	5.16	7.14
		57.04	85.62		77.69	112.49

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch

TOTAL COST OF PERSONAL SUPPLIES
WOMEN (1 YEAR PERIOD)
(July, 1975)

Item	Ages 12-15 Years			Employed 16-			Housewife		
	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)
Comb	1	.32	.45	1	.32	.45	1	.32	.45
Hair Brush	1/5	.20	.62	1/5	.20	.62	1/5	.20	.62
Hair Cut	4	6.00	16.00	4	6.00	16.00	4	6.00	16.00
Toilet Soap	26	7.41	7.41	26	7.41	7.41	26	7.41	7.41
Tooth Brush	2	1.18	1.86	2	1.18	1.86	2	1.18	1.86
Tooth Paste (3oz)	4	2.26	3.20	4	2.26	3.20	4	2.26	3.20
Shampoo (8oz)	4	1.47	4.45	4	1.47	4.45	4	1.47	4.45
Deodorant (5oz roll on or 9oz spray)	3	2.61	4.11	3	2.61	4.11	3	2.61	4.11
Rollers (10)	2	1.98	2.38	2	1.98	2.38	2	1.98	2.38
Hand Lotion (10oz)	1	.59	1.08	2	1.18	2.16	3	1.77	3.24
Lipstick	2	2.00	2.00	3	3.00	3.00	2	2.00	2.00
Nail File	1/3	.21	.31	1/3	.21	.31	1/3	.21	.31
Sanitary Napkins (12's)	12	8.97	8.97	12	8.97	8.97	12	8.97	8.97
Sanitary Belt	1	.69	.99	1	.69	.99	1	.69	.99
Home Permanent	2	3.18	6.00	3	4.77	9.00	3	4.77	9.00
		39.07	59.83		42.25	64.91		41.84	64.99

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

Table 2-13

TOTAL COST OF PERSONAL SUPPLIES
CHILDREN (1 YEAR PERIOD)
(July, 1975)

Item	Ages 2-5 Years			Ages 6-11 Years		
	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)
Comb	½	.14	.30	¼	.07	.15
Hair Brush	½	1.00	3.14	¼	.50	1.57
Hair Cut	5	11.25	15.00	10	22.50	30.00
Toilet Soap	26	7.28	7.28	26	7.28	7.28
Tooth Bursh	2	.88	1.78	2	.88	1.78
Tooth Paste (3oz)	4	3.36	3.36	4	3.36	3.36
Shampoo (8oz)	4	2.37	4.72	4	2.37	4.72
		26.28	35.58		36.96	48.86

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

Table 2-14

TOTAL COST OF PERSONAL SUPPLIES

Item	MEN (1 YEAR PERIOD)			Employed 16-		
	Quantity	Ages 12-15		Quantity	Cost	
		Low (\$)	High (\$)		Low (\$)	High (\$)
Comb	1	.27	.72	1	.27	.72
Hair Brush	1/5	.40	1.26	1/5	.40	1.26
Hair Cut	15	41.25	60.00	15	41.25	60.00
Toilet Soap	26	7.28	7.28	26	7.28	7.28
Tooth Brush	2	.88	1.78	2	.88	1.78
Tooth Paste (3oz)	4	3.36	3.36	4	3.36	3.36
Shampoo (8oz)	4	2.37	4.72	4	2.37	4.72
Deodorant (5oz)	3	.99	1.57	3	.99	1.57
Razor Blades (10)	-	-	-	12	15.24	19.08
Safety Razor	-	-	-	1/5	.25	.65
Shaving Cream (11oz)	-	-	-	6	7.38	7.38
		56.80	80.69		79.67	107.80

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Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

DRUG CITY
CARLAW, between
DANFORTH & GERRARD

TOTAL COST OF PERSONAL SUPPLIES
WOMEN (1 YEAR PERIOD)

Ages 12-15 Years				Housewife			
Item	Quantity	Cost		Quantity	Cost		Cost High (\$)
		Low (\$)	High (\$)		Low (\$)	High (\$)	
Comb	1	.27	.72	1	.27	.72	
Hair Brush	1/5	.40	1.14	1/5	.40	1.14	
Hair Cut	4	6.00	16.00	4	6.00	16.00	
Toilet Soap	26	7.28	7.28	26	7.28	7.28	
Tooth Brush	2	.88	1.78	2	.88	1.78	
Tooth Paste (3oz)	4	3.36	3.36	4	3.36	3.36	
Shampoo (8oz)	4	2.37	4.72	4	2.37	4.72	
Deodorant (5oz roll on or 9oz spray)	3	.99	1.57	3	.99	1.57	
Rollers (10)	2	2.34	2.70	2	2.34	2.70	
Hand Lotion (10oz)	1	.65	1.14	3	1.95	3.42	
Lipstick	2	2.14	2.14	2	2.14	2.14	
Nail File	1/3	.21	.31	1/3	.21	.31	
Sanitary Napkins (12's)	12	7.71	8.31	12	7.71	8.31	
Sanitary Belt	1	.69	1.09	1	.69	1.09	
Home Permanent	2	3.26	5.94	3	4.89	8.91	
		37.90	58.20		41.48	63.45	

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

Table 2-16

TOTAL COST OF PERSONAL SUPPLIES
CHILDREN (1 YEAR PERIOD)
(July, 1975)

Item	Ages 2-5 Years			Ages 6-11 Years		
	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)
Comb	½	.16	.33	¼	.08	.17
Hair Brush	½	.89	2.75	¼	.89	2.75
Hair Cut	5	11.25	15.00	10	22.50	30.00
Toilet Soap	26	7.28	7.28	26	7.28	7.28
Tooth Brush	2	1.18	1.54	2	1.18	1.54
Tooth Paste (3oz)	4	2.19	3.48	4	2.19	3.48
Shampoo (8oz)	4	4.24	4.24	4	4.24	4.24
		27.19	34.62		38.36	49.46

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

Table 2-17

TOTAL COST OF PERSONAL SUPPLIES
MEN (1 YEAR PERIOD)
(July, 1975)

Ages 12-15 Years				Employed 16-		
Item	Quantity	Cost Low (\$)	Cost High (\$)	Quantity	Cost Low (\$)	Cost High (\$)
Comb	1	.32	.65	1	.32	.65
Hair Brush	1/5	.36	1.10	1/5	.36	1.10
Hair Cut	15	41.25	60.00	15	41.25	60.00
Toilet Soap	26	7.28	7.28	26	7.28	7.28
Tooth Brush	2	1.18	1.54	2	1.18	1.54
Tooth Paste (3oz)	4	2.19	3.48	4	2.19	3.48
Shampoo (8oz)	4	4.24	7.84	4	4.24	7.84
Deodorant (5oz roll on or 9oz spray)	3	1.17	5.67	3	1.17	5.67
Razor Blades (10)	-	-	-	12	15.24	19.08
Safety Razor	-	-	-	1/5	.25	.65
Shaving Cream (11oz)	-	-	-	6	4.74	6.78
		57.99	87.56		78.22	107.29

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

Table 2-18

TOTAL COST OF PERSONAL SUPPLIES

WOMEN (1YEAR PERIOD)

(July, 1975)

Employed 16-

Ages 12-15 Years

Housewife

Item	Quantity	Cost		Quantity	Cost		Quantity	Cost	
		Low (\$)	High (\$)		Low (\$)	High (\$)		Low (\$)	High (\$)
Comb	1	.32	.65	1	.32	.65	1	.32	.65
Hair Brush	1/5	.36	1.10	1/5	.36	1.10	1/5	.36	1.10
Hair Cut	4	6.00	16.00	4	6.00	16.00	4	6.00	16.00
Toilet Soap	26	7.28	7.28	26	7.28	7.28	26	7.28	7.28
Tooth Brush	2	1.18	1.54	2	1.18	1.54	2	1.18	1.54
Tooth Paste (oz)	4	2.19	3.48	4	2.19	3.48	4	2.19	3.48
Shampoo (oz)	4	4.24	4.24	4	4.24	4.24	4	4.24	4.24
Deodorant (5oz roll on or 9 oz spray)	3	1.17	5.37	3	1.17	5.37	3	1.17	5.37
Rollers (10)	2	1.46	2.36	2	1.46	2.36	2	1.46	2.36
Hand Lotion	1	.80	1.10	2	1.60	2.20	3	2.40	3.30
Lipstick	2	1.50	2.50	3	2.25	3.75	2	1.50	2.50
Nail File	1/3	.21	.40	1/3	.21	.40	1/3	.21	.40
Sanitary Napkins (12's)	12	7.62	9.24	12	7.62	9.24	12	7.62	9.24
Sanitary Belt	1	.79	.79	1	.79	.79	1	.79	.79
Home Permanent	2	3.98	3.98	3	5.97	5.97	3	5.97	5.97
		39.10	60.03		42.64	64.37		42.69	64.22

Table 2-19

MINIMUM ADEQUATE PERSONAL SUPPLIES BUDGET LINES
FOR FAMILY MEMBERS (1 YEAR PERIOD)

(July, 1975)

FAMILY MEMBERS	TOWERS CARLAW MALL		TOWERS JANE FINCH MALL		DRUG CITY CARLAW MALL		SHOPPERS DRUG MART JANE FINCH MALL	
	LOW (\$)	HIGH (\$)	LOW (\$)	HIGH (\$)	LOW (\$)	HIGH (\$)	LOW (\$)	HIGH (\$)
<u>Children:</u> Ages 2-5 yrs.	21.60	31.19	24.45	35.60	26.28	35.58	27.19	34.62
Ages 6-11 yrs.	32.33	46.03	35.36	48.87	36.96	48.86	38.36	49.46
<u>Male:</u> Ages 12-15 yrs.	52.42	82.54	57.04	85.62	56.80	80.69	57.99	87.56
Age 16 & over	76.48	113.95	77.69	112.49	79.67	107.80	78.22	107.29
Employed	76.48	113.95	77.69	112.49	79.67	107.80	78.22	107.29
<u>Female:</u> Ages 12-15 yrs.	34.95	55.99	39.07	59.83	37.90	58.20	39.10	60.03
Age 16 & over	38.24	60.29	42.25	64.91	41.90	63.38	42.64	64.37
Employed	38.24	60.29	42.25	64.91	41.90	63.38	42.64	64.37
Housewife	38.72	60.10	41.84	64.99	41.48	63.45	42.69	64.22

Source: Figures derived from survey conducted by Summer Students, Taxation and Fiscal Policy Branch.

It should be noted at this point that the cost of personal care items at supermarket chains were also surveyed, however there is no indication of this in Table 5 which outlines minimum adequate personal supplies budget lines for family members. It was found that the personal care items at these stores could not be compared due to the fact that none of the supermarkets carried a full line of personal supplies. It seemed that personal care items were a "side line", stocked mainly as a convenience to shoppers. As a result the prices of these goods tended to be higher than the prices found in the drug and department store chains. In addition, most food chains carried very few house brand items, which forces the consumer to purchase the higher priced nationally advertised goods. It is the recommendation of this report that consumers refrain from purchasing personal care items from supermarket chains due to the lack of house brand items and the generally higher costs of name brand items. Shopping at drug store chains and department stores (such as Towers) allows for more comparative shopping possibilities.

It is very important to note that haircuts make up a very large proportion of the personal supplies budget. Tables 2-7 to 2-10 indicated that haircuts make up anywhere from 41% (children, ages 2-5 years) to 79% (employed male) of the total personal supplies budget. This report strongly recommends that prudent shopping in this area be carried out by consumers. With the price of haircuts ranging from \$2.75 - \$4.00, a savings of \$18.75 could be realized each year for an employed male, just to take one example. Hair styling services which range from \$7.50 - \$10.00 per visit should never be used.

As can be seen from Table 2-19 the high, low minimum adequate personal supplies budget line for each family member, varies considerably. This indicates that by purchasing house brands, a large savings over nationally advertised brands can be realized. In many of the family member categories

calculated premiums of over 50% were required to purchase nationally advertised goods. For some comparable goods such as shampoo, the available savings were fantastic. For example at Towers (Jane Finch Mall) a 12 oz. bottle of Herbal Essence shampoo cost \$1.67 whereas a 32 oz. bottle of the house brand shampoo could be purchased for \$1.47.

A comparison of all the low cost personal supplies budget lines for all the male and female categories at the different retail outlets as outlined in Table 2-19, shows that the low cost budgets for one year varied by less than \$6.00. The same holds true for the high cost budget lines. The important point to note is the substantial cost differentials between the high and low cost budget lines at each retail outlet for all male and female categories.

Due to the fact that the low cost budget lines varied by less than \$6.00 per annum for the different retail outlets, it does not really matter which store the consumer decides to shop at. However, if the consumer purchases house brand items over the more expensive name brand items, substantial savings could be realized. If the employed male, for example, was to purchase house brand items over name brand items, a savings of approximately \$32.00 per year could be realized (an amount which is more than sufficient to support a child 2-5 years old with all the personal care items required for one year).

Although personal care items make up only a small amount of the overall budget line for each family member, it becomes obvious that substantial savings could be realized for the personal supplies budget line if the consumer was to purchase house brand items.

SECTION 3

CLOTHING

As a preliminary investigation into the necessary money required to support a minimum adequate clothing budget for individuals and family members, prices of spring and summer clothing have been reviewed. A random survey of clothing department stores in the Toronto area was carried out to obtain information pertaining to clothing costs at various retail outlets.

The purpose of a minimum adequate clothing budget line is to provide sufficient clothing such that personal self respect and cleanliness can be maintained. The budget line should also allow for sufficient clothing for younger children and teenagers for growth, so as to maintain a reasonable fit.

For the data collection four department stores in the Toronto area were surveyed. The stores surveyed were chosen from the areas of North Toronto, East Toronto, and downtown Toronto.

In order to determine clothing costs that could be applied to the derivation of a minimum adequate clothing budget line a list of clothing items was compiled for the survey similar to the one outlined by the Planning Committee and published by the Ministry of Public Welfare, Province of Nova Scotia. It should be noted that the survey was carried out in mid July 1975, and as a result it was impossible to acquire cost figures for clothing items that are required in the winter months only. Under each clothing group, those being outerwear, undergarments, footwear, and miscellaneous the essential items were outlined for each family member to be surveyed. The list was set up to include the high and low costs of each clothing item. For example when a summer dress was priced, both the cheapest and most expensive dress in the store were considered. The purpose of this type of price comparison was to determine the price differentials between the most inexpensive article and the most expensive article, for each clothing item. Tables 3-1 to 3-4 illustrate exactly how the list was set up. In addition, these tables show how costs varied between the cheapest and most expensive article of clothing for a particular item.

TABLE 3-1

CLOTHING COSTS
(July, 1975)

TOWERS - JANE FINCH MALL

ITEM	COST (LOW)	COST (HIGH)
	(\$)	(\$)
<u>MEN (EMPLOYED)</u>		
Socks - casual	.79	1.99
- work	1.49	1.75
Pants - casual	5.99	13.99
- work	6.99	9.99
Shirts - casual	3.99	11.99
- work	5.49	5.49
Shoes - casual	7.99	20.99
- work	22.99	39.99
Underwear	.83	2.00
Pajamas	5.99	8.99
<u>BOYS (GRADE SCHOOL)</u>		
Underwear	.75	1.29
Socks	.59	1.29
Pajamas	3.59	3.99
Pants - school	3.99	7.99
- jeans	5.99	11.99
Shirts - school	1.99	3.99
- play (T-Shirt)	1.24	1.75
Shoes - school	7.99	13.99
- play (sneakers)	3.99	7.99

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch

TABLE 3-1 (cont.)

CLOTHING COSTS
(July, 1975)

TOWERS - JANE FINCH MALL

ITEM	COST (LOW)	COST (HIGH)
	(\$)	(\$)
<u>WOMEN</u>		
Dress	14.99	25.99
Skirt	6.99	12.99
Blouse	2.99	7.00
Slacks	6.99	14.99
Panties	.69	1.59
Bras	2.79	10.00
Slips	2.99	4.99
Panty hose	.50	1.49
Shoes	3.00	11.99
Nightwear	4.99	6.99
Bathrobe	14.99	31.99
<u>GIRLS (GRADE SCHOOL)</u>		
Dress	9.99	11.99
Skirt	4.99	8.99
Blouse - school	3.99	7.99
- play (T-shirt)	1.99	3.99
Slacks - school	6.59	9.99
- jeans	4.59	9.99
Slip	1.99	1.99
Panties	.69	.89
Socks	.79	1.39
Pajamas	2.99	6.59
Shoes - school	7.99	13.99
- play (sneakers)	1.99	6.77

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch.

TABLE 3-2

CLOTHING COSTS
(July, 1975)

TOWERS - CARLAW
between Danforth and Gerrard

ITEM	COST (LOW)	COST (HIGH)
	(\$)	(\$)
<u>MEN (EMPLOYED)</u>		
Socks - casual	.79	2.50
- work	1.10	1.69
Pants - casual	5.99	27.98
- work	6.99	9.99
Shirts - casual	3.49	14.99
- work	6.99	8.49
Shoes - casual	6.99	32.99
- work	22.99	42.99
Underwear	.83	2.00
Pajamas	5.99	8.99
<u>BOYS (GRADE SCHOOL)</u>		
Underwear	.54	1.50
Socks	.59	.99
Pajamas	3.79	5.49
Pants - school	5.99	5.99
- jeans	3.99	11.95
Shirts - school	1.99	3.99
- play (T-Shirt)	.99	4.99
Shoes - school	7.00	12.99
- play (sneakers)	2.49	6.49

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch.

TABLE 3-2 (cont.)

CLOTHING COSTS

(July, 1975)

TOWERS - CARLAW
between Danforth and Gerrard

ITEM	COST (LOW)	COST (HIGH)
	(\$)	(\$)
<u>WOMEN</u>		
Dress	8.66	38.77
Skirt	6.97	14.97
Blouse	3.97	12.97
Slacks	6.97	16.97
Panties	.64	1.43
Bras	1.47	20.95
Slips	3.77	5.63
Panty hose	.49	3.99
Shoes	7.00	20.00
Nightwear	4.87	12.17
Bathrobe	5.63	20.00
<u>GIRLS (GRADE SCHOOL)</u>		
Dress	8.97	15.97
Skirt	4.97	8.97
Blouse - school	4.87	10.97
- play (T-shirt)	1.97	4.97
Slacks - school	5.97	9.97
- jeans	5.97	9.87
Slip	1.99	2.99
Panties	.54	.99
Socks	.79	.99
Pajamas	2.97	6.97
Shoes - school	6.00	13.00
- play (sneakers)	2.49	7.88

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch.

TABLE 3-3

CLOTHING COSTS
(July, 1975)

FAMILY FAIR - JANE FINCH MALL

ITEM	COST (LOW)	COST (HIGH)
	(\$)	(\$)
<u>MEN (EMPLOYED)</u>		
Socks - casual	.50	1.39
- work	1.19	1.49
Pants - casual	9.88	13.98
- work	8.44	8.44
Shirts - casual	4.99	7.98
- work	6.44	6.44
Shoes - casual	9.96	29.00
- work	26.00	46.95
Underwear	1.09	1.98
Pajamas	4.99	5.99
<u>BOYS (GRADE SCHOOL)</u>		
Underwear	.59	.89
Socks	.59	.89
Pajamas	1.99	3.99
Pants - school	4.00	7.00
- jeans	5.00	9.00
Shirts - school	1.99	4.00
- play (T-Shirt)	.99	2.99
Shoes - school	7.44	12.96
- play (sneakers)	2.93	4.81

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch.

TABLE 3-3 (cont.)

CLOTHING COSTS
(July, 1975)

FAMILY FAIR - JANE FINCH MALL

ITEM	COST (LOW)	COST (HIGH)
	(\$)	(\$)
<u>WOMEN</u>		
Dress	9.99	29.99
Skirt	9.99	20.00
Blouse	1.00	9.99
Slacks	5.00	15.00
Panties	.69	.98
Bras	2.19	2.99
Slips	2.00	3.00
Panty hose	.25	1.19
Shoes	8.96	18.96
Nightwear	2.99	12.99
Bathrobe	4.66	14.95
<u>GIRLS (GRADE SCHOOL)</u>		
Dress	3.00	9.99
Skirt	1.97	5.00
Blouse - school	.99	4.95
- play (T-shirt)	.99	2.98
Slacks - school	2.49	4.77
- jeans	5.00	7.00
Slip	.99	2.19
Panties	.69	.99
Socks	.56	.79
Pajamas	1.98	5.00
Shoes - school	8.98	21.81
- play (sneakers)	2.96	4.81

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch.

TABLE 3-4

CLOTHING COSTS
(July, 1975)

EATONS - QUEEN & YONGE STREETS

ITEM	COST (LOW)	COST (HIGH)
	(\$)	(\$)
<u>MEN (EMPLOYED)</u>		
Socks - casual	1.75	5.50
- work		
Pants - casual		
- work		
Shirts - casual	12.00	35.00
- work		
Shoes - casual		
- work		
Underwear	1.50	10.00
Pajamas	10.00	15.00
<u>BOYS (GRADE SCHOOL)</u>		
Underwear	1.25	1.50
Socks	1.00	1.65
Pajamas	3.98	6.98
Pants - school		
- jeans	9.98	11.95
Shirts - school	5.50	6.50
- play (T-Shirt)	3.00	5.98
Shoes - school		
- play (sneakers)		

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch.

TABLE 3-4 (cont.)

CLOTHING COSTS
(July, 1975)

EATONS - QUEEN & YONGE STREETS

ITEM	COST (LOW)	COST (HIGH)
	(\$)	(\$)
<u>WOMEN</u>		
Dress	20.00	40.00
Skirt	8.99	14.00
Blouse	9.00	18.00
Slacks	6.00	18.00
Panties	1.69	8.00
Bras	5.00	13.00
Slips	7.00	12.00
Panty hose		
Shoes	15.00	50.00
Nightwear	6.00	70.00
Bathrobe	20.00	70.00
<u>GIRLS (GRADE SCHOOL)</u>		
Dress		
Skirt	14.00	28.00
Blouse - school	5.90	9.00
- play (T-shirt)	2.99	7.00
Slacks - school	8.00	12.00
- jeans	10.00	17.00
Slip	7.00	12.00
Panties	.59	1.50
Socks	1.00	1.25
Pajamas	3.99	8.00
Shoes - school		
- play (sneakers)		

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch.

Given the data as outlined in the above tables, the next step was to calculate a minimum adequate clothing budget line for each family member. Towers, located in the Jane Finch mall was used, for this was the store that was in between the least expensive and most expensive of clothing stores surveyed. The breakdown of the family was as follows: employed male, housewife, boys ages 7 - 12 years, boys age 15 years or more, and girls ages 7 - 12 years, girls age 15 years or more.

In order to calculate the clothing budget lines, the tables presented in the Planning Committee's⁴ report illustrating the replacement, and stock of the various clothing items required by each family member, were used as guidelines with some revisions instituted. As was mentioned earlier, it was not possible to price any of the winter clothing items, and as a result it would have been impossible to derive a minimum adequate clothing budget for family members. In order to overcome this problem the 1975 Sears Fall - Winter Sale catalogue was used to determine the cost of all clothing items not priced at Towers Department Store, Jane Finch Mall.

Tables 3-5 to 3-8 in this report outline the 'clothing standard' (i.e. the basic clothing stock and replacement rate for each clothing item), as it pertains to each family member. Articles purchased less frequently than once a year are shown as fractions, which indicate their normal durability and provide a means for pro-rating their cost per year. In addition, the figures quoted in Tables 3-5 to 3-10 are representative of the clothing costs at Towers, Jane Finch Mall, however, prices for those items that are worn during the winter months only were obtained from the Sears Fall-Winter Sale catalogue. It is important to keep in mind that the clothing prices listed under 'Low Costs' in tables 3-5 to 3-10 represent the lowest price for the article in the store whereas the prices listed under 'High Costs' illustrate the most expensive article.

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Table 3-5

CLOTHING STANDARD

EMPLOYED MALE
(July, 1975)

OWERS: JANE
INCH MALL

ITEM	STOCK	REPLACEMENT	COST (LOW)	COST (HIGH)
			($\text{\$}$)	($\text{\$}$)
<u>OUTERWEAR</u>				
Jacket, Winter	1	1/3	16.99	39.99
Jacket, Summer	1	1/2	7.99	18.99
Suit	1	1/3	55.00	85.00
Slacks	2	1/2	5.99	13.99
Shirt, Dress	2	2/3	4.99	12.99
Shirt, Sports	2	2/3	3.99	11.99
Sweater	1	1/3	5.99	11.99
Work Pants	3	4	6.99	9.99
Work Shirts	4	4	5.49	5.49
<u>UNDERGARMENTS</u>				
T-Shirt	3	2	1.50	3.00
Underwear	4	4	.83	2.00
<u>FOOTWEAR</u>				
Shoes	1	1	7.99	20.99
Boots, Winter	1	1/2	8.99	24.99
Socks	5	5	.79	1.99
Work Socks	3	2	1.49	1.75
<u>MISCELLANEOUS</u>				
Pyjamas	2	1	5.99	8.99

Source: Figures derived from survey conducted by summer students, Taxation and Fiscal Policy Branch.

Table 3-6

CLOTHING STANDARD

HOUSEWIFE
(July, 1975)

OWNERS: JANE
FINCH MALL

ITEM	STOCK	REPLACEMENT	COST (LOW)	COST (HIGH)
			(\$)	(\$)
<u>OUTERWEAR</u>				
Hat, Winter	1	$\frac{1}{2}$	4.00	9.00
Coat, Winter	1	$\frac{1}{4}$	34.99	69.99
All Weather Coat	1	1/3	29.99	59.99
Dress, Winter	2	$\frac{1}{2}$	14.99	25.99
Dress, Summer	2	$\frac{1}{2}$	10.99	25.99
Skirt	2	1	6.99	12.99
Blouse	2	1	2.99	7.00
Sweater	2	1/3	6.99	14.99
Slacks	1	1/3	6.99	14.99
<u>UNDERGARMENTS</u>				
Panties	4	4	.69	1.59
Snuggies	1	1	3.50	5.00
Bras	3	1	2.79	10.00
Girdle	1	1	3.50	12.50
Slip	2	1	2.99	4.99
<u>FOOTWEAR</u>				
Shoes, Winter	2	1	6.00	18.99
Shoes, Summer	1	1	3.00	11.99
Slippers	1	$\frac{1}{2}$	1.99	3.99
Boots	1	1/3	16.99	22.99
Socks	2	2	1.49	2.99
Panty Hose	5	10	.50	1.49
<u>MISCELLANEOUS</u>				
Bathrobe	1	$\frac{1}{2}$	14.99	31.99
Nightwear	2	1	4.99	6.99

Source: Figures derived from survey conducted by summer students, Taxation and Fiscal Policy Branch.

Table 3-7

CLOTHING STANDARD

BOY 7-12 YEARS
(July, 1975)

OWNERS: JANE
FINCH MALL

ITEM	STOCK	REPLACEMENT	COST (LOW) (\$)	COST (HIGH) (\$)
<u>OUTERWEAR</u>				
Suit	-	-	-	-
Slacks	1	1	3.99	7.99
Sports Jacket	1	½	19.99	24.99
Shirt, Dress	1	¾	2.99	5.99
Shirt, Sport	2	1	1.99	3.99
Sweater	1	¾	4.99	6.99
Jeans	2	1	5.99	11.99
T-Shirt	3	¾	1.50	3.75
Coat	1	½	10.99	17.99
Raincoat	1	1/3	3.99	8.99
<u>UNDERGARMENTS</u>				
Shorts	3	2	.75	1.29
T-Shirt	3	1	1.24	1.75
<u>FOOTWEAR</u>				
Shoes	2	1	7.99	13.99
Sneakers	1	1	3.99	7.99
Rubber Boots	1	½	5.99	9.99
Socks - heavy	2	½	.99	1.99
Socks - light	4	4	.59	1.29
Slippers	1	½	2.99	5.99
<u>MISCELLANEOUS</u>				
Pyjamas	2	1	3.95	3.99

Source: Figures derived from survey conducted by summer students,
Taxation and Fiscal Policy Branch.

Table 3-8

CLOTHING STANDARD

BOY 15 YEARS OR MORE

(July, 1975)

WERS: JANE
CH MALL

ITEM	STOCK	REPLACEMENT	COST (LOW)	COST (HIGH)
			(\$)	(\$)
<u>OUTERWEAR</u>				
Suit	1	1/2	39.99	59.99
Slacks	2	1/2	5.99	13.99
Sports Jacket	1	1/2	24.99	34.99
Shirt, Dress	1	1	2.99	9.99
Shirt, Sport	4	1/2	2.49	8.99
Sweater	1	1	4.99	9.99
Jeans	1	1	6.99	15.99
T-Shirt	3	1	1.50	3.50
Coat	1	1	16.99	39.99
Raincoat	1	1	6.99	9.99
<u>UNDERGARMENTS</u>				
Shorts	3	2	.79	2.00
T-Shirt	3	1	1.24	2.00
<u>FOOTWEAR</u>				
Shoes	2	1	7.99	15.99
Sneakers	1	1	3.99	7.99
Socks - heavy	2	1/2	.99	1.75
Socks - light	4	4	.79	1.99
Slippers	1	1/3	2.99	6.99
<u>MISCELLANEOUS</u>				
Pyjamas	2	1	3.95	6.99

Source: Figures derived from survey conducted by summer students, Taxation and Fiscal Policy Branch.

Table 3-9

CLOTHING STANDARD

GIRL 7-12 YEARS

(July, 1975)

VERS: JANE

NCH MALL

ITEM	STOCK	REPLACEMENT	COST (LOW)	COST (HIGH)
			(\$)	(\$)
<u>OUTERWEAR</u>				
Dress, Winter	3/2	5/4	9.99	14.99
Dress, Summer	2	5/4	9.99	11.99
Blouse	3	3/2	3.99	7.99
Skirt	2	1	4.99	8.99
Sweater	3/2	1	4.99	9.99
Coat, heavy	1	1/2	14.99	29.99
Jacket	1	1/3	6.99	14.99
Raincoat	1	1/2	2.99	8.99
Slacks	2	1	6.59	9.99
Shorts	2	1	1.99	3.99
Jerseys	3/2	1	2.99	6.99
<u>UNDERGARMENTS</u>				
Panties	5	4	.69	.89
Undershirts	3	3/2	.69	1.25
Slips	3/2	3/4	1.99	1.99
Leotards	2	1	.99	2.99
<u>FOOTWEAR</u>				
Shoes	2	1	7.99	13.99
Sneakers	1	1	1.99	6.77
Snow Boots	1	1/2	5.99	12.99
Rain Boots	1	1/2	2.99	6.99
Slippers	1	1/2	1.49	3.99
Socks	4	3	.79	1.39
<u>MISCELLANEOUS</u>				
Pyjamas	3	3/2	2.99	6.59
Bathrobe	1	1/3	3.99	7.99

Source: Figures derived from survey conducted by summer students, Taxation and Fiscal Policy Branch.

Table 3-10

CLOTHING STANDARD

GIRL 15 YEARS OR MORE
(July, 1975)

ERS: JANE
CH MALL

ITEM	STOCK	REPLACEMENT	COST (LOW) (\$)	COST (HIGH) (\$)
<u>UTERWEAR</u>				
Dress, Winter	2	3/2	11.99	19.99
Dress, Summer	2	1	9.99	19.99
Blouse	3	2	2.99	7.00
Skirt	2	1	5.99	11.99
Sweater	2	1	5.99	12.99
Coat, heavy	1	1/3	29.99	49.99
Jacket	1	1/3	8.99	18.99
Slacks	2	1	6.99	12.99
Shorts	2	1	1.99	5.99
Jerseys	1	1	4.99	8.99
Hat	1	1/2	2.99	6.00
<u>NDERGARMENTS</u>				
Bras	2	2	1.99	6.00
Panties	4	4	.49	1.29
Slips	3	1	1.99	4.99
Leotards	2	1/2	1.49	3.99
<u>OOTWEAR</u>				
Shoes	2	1	7.99	19.99
Sneakers	1	1/2	1.99	6.77
Snow Boots	1	1/3	8.99	12.99
Rain Boots	1	1/2	4.99	7.99
Slippers	1	1/2	1.99	3.99
Socks	3	3	.79	1.89
Panty Hose	3	6	.50	1.25
<u>MISCELLENEOUS</u>				
Pyjamas	3	2/3	2.49	4.99
Bathrobe	1	1/4	4.99	14.99

Source: Figures derived from survey conducted by summer students, Taxation and Fiscal Policy Branch.

Utilizing the clothing cost figures obtained from the survey of Towers, Jane and Finch Mall and the minimum stock and replacement rates described by the different clothing standards, according to sex and age (see Tables 2.1 - 2.6), total yearly clothing costs were derived for each family member. As was mentioned earlier, the price of the most expensive and least expensive article for each clothing item in the store was recorded. In order to determine the maximum and minimum amount an individual or family would have to pay in order to meet the clothing standard each year, a high and low total yearly clothing cost figure was derived for each family member. Table 3-11 below outlines the low and high total yearly clothing costs for each family member.

TABLE 3-11

TOTAL CLOTHING COSTS

FOR FAMILY MEMBERS

(July, 1975)

TOWERS: JANE
FINCH MALL

<u>Family members</u>	<u>Year</u>	<u>LOW \$</u>			<u>HIGH \$</u>		
		<u>Month</u>	<u>Week</u>		<u>Month</u>	<u>Week</u>	
Employed Male	120.55	10.04	2.31	184.05	15.33	3.53	
Housewife	106.21	8.85	2.04	229.28	19.10	4.40	
Boys - 7-12 years	63.04	5.25	1.21	108.26	9.02	2.08	
- 15 or more	102.60	8.55	1.97	195.57	16.29	3.76	
Girls- 7-12 years	93.81	7.81	1.80	169.82	14.15	3.26	
- 15 or more	107.28	8.94	2.06	220.67	18.38	4.24	

Source: Figures derived from survey conducted by summer students,
Taxation and Fiscal Policy Branch.

This report suggests that the low total yearly clothing costs outlined in Table 3 be considered as a guideline for minimum adequate clothing budget lines for family members. It is very difficult to determine exact minimum adequate clothing budgets for many reasons. First, prices in clothing stores vary considerably and as a result, the shopper can not expected to be the "perfect shopper", and find all the clothing bargains that would keep the individual within the budget suggested in this report. Second, it is very possible that a store may not have an individual's size in stock for a given clothing item in the cheaper price range, which restricts the shopper to the higher priced products. Third, reasonable allowances must be permitted so as to account for one's tastes and personal preferences.

This report maintains that an individual or family must be given some flexibility for clothing costs, however, it is the belief of this report that an individual or family should be able to buy sufficient clothing on the minimum adequate clothing budget lines for family members suggested earlier in Table 3. This report suggests that a 10% increase in clothing cost per family member be permitted above the minimum budget lines to account for the different problems that arise when buying clothes.

It should also be clearly understood that a family's total minimum adequate clothing budget line can not be calculated by merely aggregating the clothing budgets as they pertain to each family member. Adaptations must be considered according to family size. There is no doubt that a family of four requires less clothing relative to a family of three, due to the fact that many clothing items can be handed down from child to child. Therefore when deriving an aggregate minimum adequate clothing budget line for a specific family, economies of scale must be considered.

The next step in this report was to extend the study on clothing costs into other forms of merchandise purchasing. The obvious alternative to the large retail outlets was to consider the clothing market through the use of a catalogue. Eaton's was chosen for this area of study since the company publishes a very large and comprehensive twice yearly catalogue, which contains an entire section on clothing. The clothing section of the Eaton's catalogue is broken down according to sex, age, and size and, as a result, shopping for each family member is made quite easy.

In order to determine clothing costs as a result of shopping from the Eaton's catalogue, the same clothing list was employed for the data collection as the one outlined in Tables 3-5 to 3-10. The high and low cost for each clothing item on the list was collected from the Eaton's catalogue for an employed male, and the results were outlined in Table 3-12.

Table 3-12

CLOTHING STANDARD

EMPLOYED MALE
(July, 1975)

EATON'S FALL & WINTER
1975 CATALOGUE

ITEM	STOCK	REPLACEMENT	COST (LOW) (\$)	COST (HIGH) (\$)
<u>OUTERWEAR</u>				
Jacket, Winter	1	1/3	18.99	49.99
Jacket, Summer	1	1/2	7.99	24.99
Suit	1	1/3	59.95	85.00
Slacks	2	1/2	11.99	19.99
Shirt, Dress	2	2/3	4.99	10.00
Shirt, Sports	2	2/3	4.99	7.99
Sweater	1	1/3	8.99	14.99
Work Pants	3	4	7.95	11.98
Work Shirts	4	4	6.95	10.98
<u>UNDERGARMENTS</u>				
T-Shirt	3	2	2.25	3.00
Underwear	4	4	1.79	2.25
<u>FOOTWEAR</u>				
Shoes	1	1	13.99	24.95
Boots, Winter	1	1/2	7.99	34.95
Socks	5	5	1.00	1.95
Work Socks	3	2	1.39	2.60
<u>MISCELLANEOUS</u>				
Pyjamas	2	1	4.99	11.00

Source: Eaton's Fall and Winter Catalogue, 1975.

Calculating the cost of each clothing item, resulted in a figure representative of the total yearly clothing cost for an employed male according to the minimum adequate clothing standard. The lowest total yearly cost for clothing using the Eaton's catalogue, was calculated at \$148.00 whereas at Towers, Jane Finch mall, the figure was \$120.55. On the other hand the highest total yearly clothing cost for the employed male shopping with the Eaton's catalogue was found to be \$259.72 as compared to \$184.05 at Towers.

As was mentioned earlier in this report, the low total yearly clothing costs were recommended as guidelines for minimum adequate clothing budget lines. Therefore, if the low clothing cost figures were taken at face value and considered the minimum adequate clothing budget line for the employed male, a saving of \$27.45 per year for clothing could be realized by shopping at Towers, as opposed to using the Eaton's catalogue.

On the surface it would appear that consumers would benefit financially from shopping at Towers for clothing throughout the course of the year. However, there are a number of factors that could substantially reduce or even completely offset the apparent savings of \$27.45 per year. For example, if transportation costs to and from the department store were added to total yearly clothing costs, the net savings mentioned above could be dramatically reduced, especially if the consumer must travel long distances to reach the large shopping centres. No transportation costs are incurred by shopping for clothes from the catalogue. In addition there also exists the possibility that large families with young children can not take all the children along while shopping, and as a result a babysitter may become necessary. This added expense would also reduce the net savings mentioned above. There are other non - monetary advantages for shopping from a catalogue. Consider a family where both parents are employed. By shopping through the catalogue, this allows the woman to purchase clothing for the family at her leisure without incurring the possible expense of leaving home. One definite disadvantage of purchasing clothing from a catalogue is that the family member is unable to actually observe or try on the merchandise. However, it must be pointed

out that every major catalogue store guarantees that goods which are considered unacceptable by the consumer due to colour, size, style, may be returned within 10 days for a full refund. In addition, merchandise which is considered defective by the purchaser due to faulty workmanship or material may also be returned for the full purchase price. Also, the lower priced clothing available in the Eaton's catalogue was considered to be of better quality than the cheaper goods surveyed in the large budget store chains such as Towers. Perhaps it would be more beneficial financially for a low income family to purchase the better quality clothing due to the fact that it is likely to last longer.

It is the recommendation of this report that clothing should not be purchased on price considerations alone. The consumer must also try to evaluate the durability and quality of each clothing item before buying. As a general rule, it is considered just as important to compare the quality of an article of clothing as it is the price. Buying quality clothing at a reasonable price can often prove to be more economical than purchasing 'budget' clothing. Still further, this report recommends that consumers with limited financial resources watch closely for clothing specials advertised in newspapers and in the stores themselves. In many cases, quality merchandise is placed on special for as much as 50% off, especially towards the end of any given season. Catalogue shopping must not be disregarded as a possible alternative to shopping in person because specials are also offered in the catalogues.

Many consumers are heavily swayed by mass advertising. As a result many clothing items that are considered fashionable at a given point in time, are often outdated a few months later and in many cases, an individual feels extremely self-conscious wearing clothing which is no longer in style. Individuals and families on low incomes are advised to shop for attractive but conservative clothing that will not soon be out of style, and refrain from purchasing the "latest thing".

While clothing price comparisons were undertaken in this report, this task proved to be very awkward. Unlike food and personal care products which can be compared on a house brand, name brand basis, clothing costs had to be compared according to the most expensive and inexpensive article for a particular clothing item. As a result, this report has recommended that a 10% increase in clothing costs be permitted with respect to the minimum adequate budget lines for each family member as previously outlined in this paper.

SECTION 4

HOUSING

INTRODUCTION

The following section of this report deals with the cost of rents, utilities and heating oil in the Toronto area all of which fall under the broad category of housing. Although guidelines and approximations can be drawn up for minimum adequate budget lines for each sub-category, the derivation of a minimum adequate budget line for housing presents a very unique problem. Unlike the previous categories for which calculations of minimum adequate budget lines have been carried out, housing can be considered a capital good, and not merely a consumption good. Certain complications such as the varying price of houses, their appreciation over time and mortgage payments which must be met over a 20 - 30 year period, make it virtually impossible to determine a price level for a home which would meet minimum shelter standards. Therefore, instead of attempting to determine a total minimum adequate budget line for housing, a short study on average rents and vacancy rates for apartments of varying size in the Toronto area will be presented. In addition, a survey of the varying costs of utilities and heating oil for the average family in the Toronto area will also be outlined. As this report progresses, it will become obvious that the derivation of minimum adequate budget lines for the above mentioned categories would be impossible, however, some valuable information on the total average yearly costs of each category will be supplied.

RENTS

As was already stated in the introduction to this section, it would be impossible to calculate a minimum adequate budget line with respect to rent for an individual or family due to a variety of inter-related factors. However, for those individuals and families with limited financial resources looking for an apartment, the vacancy rate and monthly rent differentials become very important factors.

In order to estimate the number of vacant rental units and the corresponding rents in the Toronto area, a report prepared by the Central Mortgage and Housing Corporation was used. The C.M.H.C. carried out a survey in April of 1975 of some 190,000 privately initiated apartment units (out of a possible 242,000 units) in the Toronto area. In the survey only apartment structures of six units or more were considered. From the results of the survey, it was discovered that the vacancy rate for apartments in the Toronto area for April 1975 was about 1.1 per cent. In addition, the C.H.M.C. calculated the average rents for the vacant apartments according to size for the different areas of Toronto. Table 4-1 shows the average rents by size and area as well as the vacancy rate. Tables 4-2 to 4-5 derived by the C.H.M.C. outline the rental ranges of vacant units with respect to the different areas.

Table 4-1

May 1975

Average rents for vacant units of privately
initiated apartment structures in Metropolitan Toronto
April 1975

	<u>Average Rents</u>				<u>Vacancy Rates Privately Initiated</u> <u>%</u>
	<u>Bachelor</u>	<u>One Bedroom</u>	<u>Two Bedroom</u>	<u>Three Bedroom</u>	
	<u>Units</u>	<u>Units</u>	<u>Units</u>	<u>Units</u>	
	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	
Onto City	180	227	322	421	1.0
bicoke Borough	159	209	282	346	1.5
rborough Borough	-	205	243	295	1.1
x Borough	168	204	257	338	1.4
t York Borough	155	221	310	504	1.0
th York Borough	149	200	265	363	1.1
sisauga Town	163	223	366	393	1.8
remainder of Census					
etro	<u>155</u>	<u>184</u>	<u>241</u>	<u>272</u>	<u>1.3</u>
Average	<u>174</u>	<u>215</u>	<u>285</u>	<u>364</u>	<u>1.1</u>

Source: Only apartment of six units and over were considered.

Source: Central Housing and Mortgage Corporation, April, 1975.

Apartment Structures of Six Units and Over
Toronto Census Metropolitan Area - April 1975

Distribution of Rents (\$)																		Average Rent (\$)	
(Number of Vacant Apartment Units)																			
	Under 120	120-129	130-139	140-149	150-159	160-169	170-179	180-189	190-199	200-209	210-219	220-229	230-239	240-249	250-259	260-269	270-279	280 +	
Toronto City	4	4	4	9	7	19	12	9	22	15	8	-	-	*	-	-	-	4	180
Etobicoke Borough	-	-	-	-	7	-	-	-	*	-	-	-	-	-	-	-	-	-	159
Scarborough Borough	-	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-	-	-	*
York Borough	*	-	*	*	7	*	3	9	3	*	-	-	-	-	-	-	-	-	168
East York Borough	-	-	-	*	*	*	-	-	-	-	-	-	-	-	-	-	-	-	155
North York Borough	-	-	-	*	-	*	-	-	-	-	-	-	-	-	-	-	-	-	149
Mississauga Town (inc. Streetsville & Port Credit)	-	-	*	5	5	*	-	3	*	*	-	-	-	-	-	-	-	-	163
Remainder of Census Metro	-	-	-	*	-	*	-	-	-	-	-	-	-	-	-	-	-	-	155
% Distribution	3	3	3	10	15	15	9	11	15	9	4	-	Ø	Ø	-	-	-	2	
(-) No Vacant units in the structures sampled																			Average Census Metro Rent
(*) Less than three vacant units in the structures sampled																			\$174

(-) No Vacant units in the structures sampled
(*) Less than three vacant units in the structures sampled

Source: Central Mortgage and Housing Corporation
Apartment Vacancy Survey - April, 1975.

APARTMENT STRUCTURES OF SIX UNITS AND OVER

Toronto Census Metropolitan Area - April 1975

Distribution of Rents (\$)

	Under 150	150-159	160-169	170-179	180-189	190-199	200-209	210-219	220-229	230-239	240-249	250-259	260-269	270-279	280-289	290-299	300-309	310 +	Average Rent (\$)
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(Number of Vacant Apartment Units)

Toronto City	6	3	6	9	19	30	17	28	41	33	43	18	12	13	6	*	-	10	227
Etobicoke Borough	4	*	3	-	14	7	*	3	4	12	6	*	-	3	3	-	-	-	209
Scarborough Borough	-	-	-	5	15	23	16	10	33	*	*	-	-	-	-	-	-	-	205
York Borough	-	*	3	5	5	11	6	*	10	-	*	-	-	-	3	-	-	-	204
East York Borough	-	*	-	4	*	24	18	*	5	*	-	*	*	-	12	14	-	-	221
North York Borough	3	*	5	4	32	35	53	19	5	16	4	*	-	-	-	-	-	-	200
Mississauga Town (inc. Streetsville & Port Credit)	*	-	5	12	29	13	8	9	*	-	3	-	-	-	-	-	-	17	223
Remainder of Census Metro	-	-	*	7	9	4	*	-	*	-	-	-	-	-	-	-	-	-	184
% Distribution	2	1	3	5	14	16	14	8	11	7	7	2	1	2	3	2	-	3	

- (-) No vacant units in the structures sampled
- (*) Less than three vacant units in the structures sampled
- (Ø) Less than 0.5 per cent

Average Census Metro Rent \$215

Source: Central Mortgage and Housing Corporation
Apartment Vacancy Survey - April, 1975

UNITS

Apartment Structures of Six Units and Over

Toronto Census Metropolitan Area - April 1975

Distribution of Rents (\$)

	Under 190	190-199	200-209	210-219	220-229	230-239	240-249	250-259	260-269	270-279	280-289	290-299	300-309	310-319	320-329	330-339	340-349	350 +	Average Rent (\$)
(Number of Vacant Apartment Units)																			
Toronto City	5	-	3	*	5	-	-	*	13	20	*	5	12	3	3	*	6	33	322
Etobicoke Borough	5	-	3	*	5	-	*	7	16	7	66	12	27	10	-	-	-	4	282
Scarborough Borough	*	*	4	7	14	25	27	19	*	5	12	*	*	-	-	-	-	*	243
York Borough	-	-	-	5	4	9	-	-	32	6	6	-	-	-	-	-	-	*	257
East York Borough	-	-	-	*	-	-	9	*	3	4	-	*	7	-	-	7	-	12	310
North York Borough	3	3	3	6	12	43	58	62	4	16	3	3	*	*	-	*	-	39	265
Mississauga Town (inc. Streetsville & Port Credit)	*	4	5	10	10	6	9	4	-	*	*	*	-	-	-	-	-	58	366
Remainder of Census Metro	*	*	5	3	4	*	4	8	*	-	*	7	-	-	-	-	-	-	241
% Distribution	2	1	3	4	6	9	12	11	8	7	10	3	5	2	0	1	1	16	

- (-) No vacant units in the structures sampled
(*) Less than three vacant units in the structures sampled
(Ø) Less than 0.5 per cent

Average Census Metro Rent \$285

Source: Central Mortgage and Housing Corporation
Apartment Vacancy Survey - April, 1975

UNITS

Apartment Structures of Six Units and Over

Toronto Census Metropolitan Area - April 1975

Distribution of Rents (\$)

	Under 270	270-279	280-289	290-299	300-309	310-319	320-329	330-339	340-349	350-359	360-369	370-379	380-389	390-399	400-409	410-419	420-429	430-439	440-449	540-459	640 +	Average Rent (\$)
Toronto City	*	-	-	*	*	-	*	-	3	-	-	-	-	-	18	9	-	-	-	*	11	421
Etobicoke Borough	*	-	3	*	7	13	18	3	66	13	-	*	-	-	-	-	-	-	-	-	8	346
Scarborough Borough	5	*	3	-	5	3	*	*	-	-	-	-	-	-	*	-	-	-	-	-	-	295
York Borough	-	-	-	-	-	-	12	*	-	-	-	-	-	-	-	-	-	-	-	-	*	338
East York Borough	-	*	-	*	-	*	-	4	-	-	-	-	-	-	-	-	-	-	-	-	8	504
North York Borough	6	13	13	13	6	17	8	*	*	*	6	*	-	-	-	-	*	-	-	-	32	363
Mississauga Town (inc. Streetsville & Port Credit)	3	-	4	-	3	-	*	-	*	-	*	-	-	*	-	-	-	-	-	-	12	-
Remainder of Census Metro	4	-	*	3	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	272
% Distribution	5	4	6	5	7	9	11	3	19	4	2	1	-	0	5	2	1	-	-	0	18	

(-) No vacant units in the structures sampled

(*) Less than three vacant units in the structures sampled

(0) Less than 0.5 per cent

Source: Central Mortgage and Housing Corporation
Apartment Vacancy Survey - April, 1975

Average Census Metro Rent

\$364

As can readily be seen in Table 4-1 rents vary considerably for apartments of similar size, depending on location. The average rent for a two bedroom unit for example ranged from a low of \$241.00 per month in "Metro" to a high of \$366.00 per month in "Mississauga Town". However, these figures are in themselves misleading. Many apartment rents take into consideration the consumption of utilities, heating oil, and cable for television. In addition, many apartments come equipped with a stove and refridgerator which will in turn make monthly rental payments seem higher. However, the point still remains that due to the large variations in monthly rents for apartments of similar size, a thorough investigation into apartment rents in the different areas of Toronto could result in substantial monthly savings.

As can be seen from Table 4-4 the average rent for a two bedroom apartment in Mississauga Town in April 1975 was \$366.00. However, the exceptionally high average rent is due to the large number of apartments available in the \$350.00 plus price range. It should be made clear that an individual or family should not be discouraged from seeking an apartment in Mississauga Town. Despite the fact that the average rent for a two bedroom unit was extremely high in this area, Table 4-4 illustrates that there were two bedroom apartments available in the \$190.00 to \$199.00 price range.

In order to substantiate the figures of the C.M.H.C., a short random survey of apartments in different areas of Toronto was conducted. Tables 4-6 to 4-9 outline the different apartments that were surveyed and what information was sought.

Table 4-6

CARLTON PLACE - 140 CARLTON
(July 1975)

Bachelor	-	\$220.00	per month
1 Bedroom	-	\$260.00	" "
2 Bedroom	-	\$315.00	" "
Water	-	Yes	
Hydro	-	Yes	
Heat	-	Yes	
Cable	-	Yes	
Pool	-	Yes, squash, sauna, recreation centre	
Laundry	-	Yes	
Clean	-	Yes, well maintained	
Highrise	-	24 Floors	
Parking	-	\$20.00/month indoors	
Lease	-	1 year	

SANDALWOOD APARTMENTS - 1825 FINCH, EAST OF JANE ST.

Bachelor	-		per month
1 Bedroom	-	\$209.00	" "
2 Bedroom	-	\$230.00	" "
3 Bedroom	-	\$280.00	" "
Water	-	Yes	
Hydro	-	Yes	
Heat	-	Yes	
Cable	-	No	
Pool	-	Yes	
Laundry	-	Yes	
Clean	-	Yes, fair condition	
Highrise	-	16 Floors, rent increases \$1.00 per floor after 7th floor	
Parking	-	\$8.00/month outdoors, \$15.00/month indoors	
Lease	-	1 year	

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch

Table 4-7

2970 JANE STREET

(July 1975)

Bachelor	-		per month
1 Bedroom	-	\$220.00	" "
2 Bedroom	-	\$272.00	" "
3 Bedroom	-	\$290.00	" "
Hydro	-	Yes	
Heat	-	Yes	
Cable	-	Yes	
Pool	-	?	
Laundry	-	Yes, excellent	
Clean	-	Yes, very clean	
Highrise	-	Yes	
Parking	-	?	
Lease	-	1 year	

100 YORK GATE BLVD. OFF JANE ST.

Bachelor	-		per month
1 Bedroom	-	\$208.00	" "
2 Bedroom	-	\$248.00	" "
3 Bedroom	-	\$298.00	" "
Hydro	-	Yes	
Heat	-	Yes	
Cable	-	Yes	
Pool	-	?	
Laundry	-	Yes	
Clean	-	Upkeep only fair	
Highrise	-	13 Floors	
Parking	-		
Lease	-	1 year	

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch

Table 4-8

CLOVERHILL - 26 ST. JOSEPH STREET

(July 1975)

Bachelor	\$170.00	per month
1 Bedroom	\$195.00	" "
2 Bedroom		" "

Hydro	-	No
Heat	-	Yes
Cable	-	Yes
Pool	-	No
Laundry	-	Yes
Clean	-	Yes
Highrise	-	5 Floors
Parking	-	\$10.00/month outdoors
Lease	-	1 year

16 ST. JOSEPH STREET

Bachelor	-	\$150.00	per month
1 Bedroom	-	\$170.00	" "
2 Bedroom	-	\$180.00	" "

Hydro	-	No
Heat	-	Yes
Cable	-	Yes
Pool	-	No
Laundry	-	?
Clean	-	Old, but clean
Highrise	-	?
Parking	-	No
Lease	-	1 year

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch

Table 4-9

CITY PARK APARTMENTS - 484 CHURCH ST.

(July 1975)

Bachelor	-	\$175 - \$197	per month
1 Bedroom	-	\$223 - \$257	" "
2 Bedroom			" "
Hydro	-	No	
Heat	-	Yes	
Cable	-	Yes	
Pool	-	?	
Laundry	-	Yes	
Clean	-	Yes, very clean	
Highrise	-	Yes, rent increases \$1.00 per floor, after 2nd. floor	
Parking	-	\$16.00/month outdoors, \$21.00/month indoors	
Lease	-	1 year	

THE SHELDRAKE - CARLETON & HOMEWORK

Bachelor	-	\$150 - \$160	per month
1 Bedroom	-	\$180.00	" "
2 Bedroom	-		" "
Hydro	-	No	
Heat	-	Yes	
Cable	-	Yes	
Pool	-	No	
Laundry	-	Yes	
Clean	-	Yes	
Highrise	-	4 Floors	
Parking	-	No	
Lease	-	1 year	

Source: Survey conducted by summer students, Taxation and Fiscal Policy Branch.

As can be seen from the above tables, the rents and benefits varied considerably from one apartment to another. It is interesting to note that while many apartment managements advertise many added benefits available to tenants, it was found that these so called added benefits were reflected in the rental price of each apartment. For example, the Carlton Place apartments situated downtown, offer a large recreation facility to all tenants and a small but convenient shopping centre right in the complex. The rents were found to be extremely high, which seems to indicate that these added benefits are reflected in the rent. However, several other apartments also situated downtown, which did not offer these added benefits had much lower rents.

At this point, it should be made clear that although the vacancy of apartments in the Toronto area was 1.1 per cent, it does not necessarily mean that finding an apartment is a hopeless task. The C.M.H.A. served apartment buildings throughout the entire month of April. Obviously with the survey occurring in the middle of the month, considerations were not given to the forthcoming available apartments when numerous leases expire, and are not renewed. If an individual or family was to search for an apartment one or two months in advance, when apartment managements are aware of which leases will be renewed, the chances of finding an apartment would be greatly increased.

It is important to note that other types of lodging exists that has not been outlined in this report. For example, flats and single rooms for let should not be disregarded as a possible alternative to an apartment or home. Such accommodation may in fact, prove to be considerably cheaper, allowing the individual or family to spend additional money on other essential items such as food and clothing.

Another alternative, which should be considered by the low income family, is the possibility of being accepted into an Ontario Housing unit. The Ontario Government subsidizes these units, which enables families to live in accommodation that is priced well below the market price of identical units found in privately owned apartment buildings.

As was mentioned earlier, it would be impossible to determine a price level for a home that would meet minimum shelter standards. However,

the Montreal Council of Social Agencies have developed a guide for shelter requirements pertaining to family size. Table 4 outlines the proposed guidelines.

Table 4-10

Guide For Shelter Requirements Pertaining To Family Size

Allow a living room and a kitchen per family and allow additional bedrooms in accordance with the following recommendations:

Father, mother and one child under 4 years of age	1 bedroom
One member of family groups over 16 years of age. (Two members of family group over 16 years and of the same sex may share a bedroom)	1 bedroom
Two members of family group, of the same sex and approximately the same age, under 16 years of age	1 bedroom
Child between 4 and 16 years of age who cannot be paired with another	1 bedroom

The above table is useful in so far as it indicates to those families with low incomes searching for a home as to the size required to meet shelter requirements so as to provide minimum comfortable living quarters.

HEATING OIL

In order to collect the necessary information concerning the yearly average cost of heating oil for an average household in Toronto, two major oil companies, Gulf and Shell, and Ontario Ministry of Energy were interviewed. Each was asked the current price of heating (furnace) oil per gallon, and to speculate on the price per gallon for the winter of 1975-76. They were also requested to estimate the total yearly cost of heating oil for the average household in Toronto. In addition, the oil companies were questioned as to whether or not there was a minimum order below which they would not deliver. Table 4-11 outlines the results of the interviews.

Table 4-11

Heating Oil Costs In Toronto And Surrounding Areas

	<u>Gulf</u>	<u>Shell</u>	<u>Ontario Ministry of Energy</u>
Furnace Oil: price/gallon (¢)	36.6	36.4	36.6
Number of gallons required to heat an average home (1,700 sq.ft.)	1,035	1,000	1,000
Total yearly costs for oil per average household (\$)	378.81	364.00	366.00
Minimum order per delivery	100 gals.	100 gals.	-

Note: Oil companies were not prepared to project the cost of heating oil for the winter of 1975-76 due to the existence of the Anti-Combines Act.

From the very outset of this report, it should be clearly understood that the figures presented in Table 4-11 are rough estimates only. Many factors such as the location, exposure and condition (i.e., amount of insulation) of a specific house, in addition to a households temperature preference will effect fuel consumption and thus heating costs.

The Ministry of Energy was able to provide some additional information concerning heating costs that was not outlined in Table 5. The Ministry suggested that if one assumes that the average single family dwelling is 1,700 square feet, and consumes 1,000 gallons of furnace oil per year for heating, multiple dwelling units would consume roughly 80

per cent of that amount. Therefore, if the total yearly fuel cost for an average single family dwelling was \$366.00 (as suggested in Table 5), a family living in a multiple dwelling unit, such as a townhouse, would consume \$292.80 worth of heating oil. Still further, the Ministry of Energy believed that if the average size of an apartment was assumed to be one and a half bedrooms, then a family living in the assumed average size apartment would consume heating oil at a rate of 60 per cent of what an average single family dwelling would consume. Therefore, the average size apartment would require \$219.60 worth of heating oil for one year.

It now becomes apparent for obvious reasons that heating costs between average size apartments, multiple family dwellings and single family dwellings vary considerably. However, due to the presence of many exogenous factors stated above, that influence the quantity of furnace oil required for heating purposes, and thus overall fuel costs, it would be impossible to calculate a minimum adequate household heating budget. Despite this fact, the figures outlined above give some indication as to the average yearly heating costs for families in the Toronto area, with respect to the varying types of accommodation.

ELECTRICITY

Electricity is a service that every household consumes and as a result, the yearly cost of this utility should be considered when trying to determine a total minimum adequate budget line for an individual or family.

Information concerning electricity costs in the Toronto area was obtained from the Hydro Commissions of the city of Toronto and surrounding boroughs. Each data source was asked the basic charge per kilowatt hour and the minimum monthly bill for electricity, in their respective areas. Listed below are the different rates and minimum charges for electricity with respect to the different areas.

TABLE 4-12
ELECTRICITY RATES
(July 1975)

YORK

First 100 kilowatt hours	4.4¢/k.w.h.
Next 400 kilowatt hours	1.8¢/k.w.h.
Balance	1.35¢/k.w.h.
Minimum Bill	\$6.60/2 months

EAST YORK

First 100 kilowatt hours	4.6¢/k.w.h.
Next 400 kilowatt hours	2.0¢/k.w.h.
Balance	1.4¢/k.w.h.
Minimum Bill	\$6.20/2 months

NORTH YORK

First 100 kilowatt hours	5.2¢/k.w.h.
Next 400 kilowatt hours	2.35¢/k.w.h.
Balance	1.49¢/k.w.h.
Minimum Bill	\$8.00/2 months

ETOBICOKE

First 500 kilowatt hours	2.6¢/k.w.h.
Balance	1.5¢/k.w.h.
Minimum Bill	\$6.00/2 months

SCARBOROUGH

First 100 kilowatt hours	5.2¢/k.w.h.
Next 400 kilowatt hours	2.05¢/k.w.h.
Balance	1.4¢/k.w.h.
Minimum Bill	\$7.00/2 months

TORONTO CITY

First 50 kilowatt hours	5.3¢/k.w.h.
Next 200 kilowatt hours	2.31¢/k.w.h.
Balance	1.6¢/k.w.h.
Minimum Bill	\$6.30/2 months

It was discovered that households are billed once every two months for their electricity consumption, if the home is not heated electrically and once a month if it is.

According to Toronto Hydro, the average monthly consumption of electricity per residential customer in 1974 for the city of Toronto was 422.4 kilowatt hours. The total revenue received from the average residential consumer was 1.72¢ per kilowatt hour. As a result, the monthly bill for the average consumer or household was \$7.27 or \$87.24 as the annual bill.

Ontario Hydro, in their 1974 annual report quoted the average annual consumption of electricity per residential customer at 8,900 kilowatt hours. Therefore at an average revenue of 1.72¢/kilowatt hour in 1974, the average annual electric bill per customer would be \$156.64 in Ontario. This figure is considerably higher than the one stated earlier due to the fact that the latter figure includes the cost of heating a home electrically, when applicable. The most recent estimate by Ontario Hydro places the average household bill for electricity in Ontario at \$10.00 per month or \$120.00 per year. It should be noted that these figures will soon be inaccurate due to an anticipated 25% increase in hydro rates in the latter part of 1975. This will increase the average electric bill in Ontario to \$12.50 per month from \$10.00 and the average annual bill to \$150.00 per year from \$120.00.

It is most important to understand that many factors will alter the cost of electricity per household. Electricity costs will vary depending on the number of services in the house that consume electricity, above and beyond the usual requirement for lighting purposes (i.e. is electricity consumed for cooking purposes or heating water).

WATER:

Water is a service which all households must purchase from their local municipality. Water is one of the lowest priced services, as compared to oil or electricity, consumed by the household, however when trying to determine a total family budget line, water costs should be considered.

Information concerning water costs in the Toronto area was obtained from the local Water Works Commissions of the City of Toronto and the various boroughs. Each Water Works Commission was asked information pertaining to the minimum water bill, type of billing, and price changes for gallonage in excess of the minimum required amount. It was interesting to note that two types of billing systems are presently in force in the Toronto area. The City of Toronto has what is called a "flat rate" charge for water which is consumed by private households. In other words the water bill is not directly related to the quantity of water used but rather to the type of dwelling being serviced. The flat rate is dependant on such factors as the number of rooms in the house, and the number of water fixtures such as water closets, sinks, taps, laundry tubs, and so on. The boroughs of Toronto on the other hand bill their residents on the amount of water used. (i.e. according to the number of gallons consumed). All the boroughs have determined a minimum bill which every consumer of water must pay and each minimum bill includes anywhere from 1,500 to 2,700 free gallons of water per month.

The water rates of the varying boroughs and the City of Toronto are represented in Table 4-13.

TABLE 4-13

WATER RATES
(July, 1975)

TORONTO CITY

- Flat rate - \$25.94 per year, including 15% sewer charge.
- Approximately 130,000 residential flat rate accounts.
- Notice: the above flat rate was calculated on the basis of a six-room house, with one bathroom and one kitchen sink.

YORK

- Minimum bill - \$4.53 for 3 months.
 - includes 6,000 gallons of water and 45¢ service charge.
- Extra water usage - 60.5¢ per 1,000 gallons.
- Approximately 30,000 residential metered account.

EAST YORK

- Minimum bill - \$4.08 for 3 months.
 - includes 5,500 gallons of water and 50¢ service charge.
- Extra water useage - 55¢ per 1,000 gallons.

NORTH YORK

- Minimum bill - \$1.20 for 1 month.
 - includes 2,000 gallons of water.
- Extra water useage - 2,000 - 3,300 gallons - 60¢ per 1,000 gallons.
 - over 3,300 gallons - 50¢ per 1,000 gallons.
- 87,374 residential metered accounts.

ETOBICOKE

- Minimum bill - \$4.44 for 4 months.
 - includes 6,000 gallons of water.
- Extra water usage - 52¢ per 1,000 gallons.

SCARBOROUGH

- Minimum bill - \$3.00 for 2 months.
 - includes 5,400 gallons of water.
- Extra water useage - 54.7¢ per 1,000 gallons.
- Approximately 70,000 residential metered accounts.

Some of the boroughs have sewer charges incorporated into a household's water bill. The City of Toronto for example includes a 15 percent sewer charge in the water bill. Other boroughs include their sewer charges in the yearly residential property taxes.

Many studies have been undertaken in an attempt to estimate the number of gallons of water used per person per day. Two main factors affect the amount of water used per family on any given day and thus will also effect the households water bill. First and most obvious is the number of people in the family. Water consumption will be proportional to the number of people in the family. Secondly, the time spent away from home will also affect water usage. For example, if the children attend school or if both parents work all day, then less water will be consumed. The latest study, carried out in Barrie, places the average daily useage of water per person at 50 gallons. This, according to the Ontario Municipal Water Unit can be achieved assuming people do not water their lawns. In calculating average residential water consumption for random cities in Ontario the figure was between 75 to 100 gallons of water per person per day. These figures were derived by dividing population into water used for the random towns. Water consumption for garden, swimming pools, lawns, etc., are included in these figures and this accounts for the higher figures for daily water useage.

In conclusion, it should be emphasized that a household's yearly water bill will depend heavily upon the number of people in the family unit. Water remains a cheap commodity at 50 to 60.5¢ per 1,000 gallons and therefore water consumption for personal hygiene should not be sacrificed for the small savings which would result, although savings in areas such as watering lawns could be implemented.

TELEPHONE

The next category that was considered in this report was telephone costs in the Metro Toronto area. It is imperative that every individual and family have a telephone in their home for reasons of safety and security, and as a result the yearly cost of a telephone must be included in the derivation of the overall minimum adequate budget line for an individual or family.

Two types of telephone lines are available in the Toronto area; a private line, or a party line. This report suggests that those individuals and families living on limited financial resources should seriously consider the possibility of making do with a party line in order to reduce expenses. According to Bell Telephone of Canada, a private telephone line in Toronto costs \$7.10 per month or \$85.20 for one year. In comparison, a party line costs \$5.40 per month or \$64.80 for the entire year. A total yearly savings of \$20.40 could be realized if a party line was chosen over a private line. This report also recommends that long distance telephone calls should be avoided whenever possible.

SECTION 5

OTHER

INTRODUCTION

The intention of this Section of the report is to determine cost figures for those categories which as of yet, have not been considered, but must be included in the derivation of a total minimum adequate budget line for an individual or family. The categories that will be examined in this report are as follows:

household supplies, transportation, and newspaper costs.

HOUSEHOLD SUPPLIES

The intention of this section is to determine a suitable minimum adequate budget line for household supplies. The purposes of a minimum adequate household supplies budget is to provide sufficient household supplies so as to maintain cleanliness and good health in the home at a reasonable cost to an individual or family.

As a preliminary investigation into the necessary money required to support a minimum adequate household supplies budget, essential household items were priced in the Jane Finch area of North Toronto. It must be remembered that the list of goods to follow does not represent an exhaustive list, and every household will vary the list according to individual needs. Medical supplies is an expenditure category considered here since it was felt that each family must have in the home such goods as aspirins and band-aids for personal health and safety.

Three types of retail outlets were surveyed in the Jane Finch area. For comparative purposes, samples were taken from a major drug store chain, supermarket chain and department store chain. The purpose behind this type of sampling was to investigate price differentials for identical goods which are present in different retailing outlets.

The list of household items used in the survey was based upon the survey provided by the Planning Committee of the Province of Nova Scotia and the survey published by the Montreal Council of Social Agencies. Major revisions were introduced to reflect the changing times and the introduction of more and more convenience goods such as garbage bags as opposed to garbage cans. In addition, as was done for food and personal care cost comparisons, prices of both name brand items and house brand items for household supplies were collected. Under the name brand category, nationally advertised goods were chosen. The items chosen as house brands were goods of the same quality and size but marketed under the retail outlets private label. Also included in the house brand section were nationally advertised goods selling in the lower price range for that type of product. The purpose of including the costs for both name brands and house brands was to find out how substantially these costs

varied and how great the savings would be to the consumer if the usually less expensive house brands were purchased. Various types of retailing outlets, such as a department store, grocery store and drug mart were surveyed to determine which outlet could provide all the goods listed at the most reasonable cost to the individual or family.

Tables 5-1 to 5 - 3 illustrates the format of the list.

In addition, these three tables show how the prices between name brands and house brands do in fact vary. A random cross table comparison can also be carried out to investigate which stores offer the lowest price in certain types of goods, for example, aspirins, or categories of goods, for example, medicine chest supplies.

Table 5.1

COST OF HOUSEHOLD SUPPLIES

August, 1975

FOOD CITY
JANE FINCH MALL

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
<u>Laundry & Related Supplies</u>				
Detergent	Sunlight	\$2.25/51b.	A.B.C.	\$1.99/51b.
Bleach	Tide	\$2.59/51b.	Bonimart	\$1.49/51b.
Shoe polish	Javex	\$1.23/128oz.	Bonimart	.99/128oz.
Shoe brush	Nugget	.39/1.4oz.		
Yellow Soap		\$1.89		
Clothes Pins	Sunlight	.57/2 bars		
		.97/5 doz.		
<u>Mending Supplies</u>				
Needles		N O T		
Scissors				
Thread		A V A I L A B L E		
Safety Pins				
<u>Cleaning Supplies</u>				
Room		\$2.99		
Op	Zoom-a-loom	\$4.49		
Dust Pan		\$1.69		.99
Floor Wax	Future	\$3.19/46oz.	Arrow Wax	\$2.63/46oz.
Scouring Pads	S.O.S.	.69/18 pads	Diamond	.55/18 pads
Scouring Powder	Comet	.35/14oz.	Ajax	.33/14oz.
Fish Soap	Pamolive	\$1.15/24oz.	MIR	\$1.27/48oz
Garbage Bags		.99/10 bags		
Scrub Brush		\$1.09		
<u>Paper Supplies</u>				
Toilet Paper	Delsey	\$1.17/4 rolls	Bonimart	\$1.05/4 rolls
Paper Towels	Kleenex	\$1.09/2 rolls	Bonimart	.99/2 rolls
Wax Paper	Appleford	.59/100 ft.		
<u>Medicine Chest Supplies</u>				
Aspirins	Anacin	\$1.37/100	Bayer	\$1.09/100
Vaseline	Vaseline	.75/4oz.	Bonimart	\$1.23/16oz.
Scouring Ointment	Vicks	.75/1.375 oz.		
Band-Aids		\$1.73/6oz.		
Band-Aids	Band-Aids	.87/25	Bonimart	.97/100
Band-Aids		\$1.00		
Absorbent				
Cotton		\$1.09/1oz.		
Liniment	Absorbine Jr.	\$1.65/4oz.		
Oil of Magnesia	Magnesia	\$1.09/12oz.		
<u>Miscellaneous Supplies</u>				
Light Bulbs	Sylvania	.69/2		
		\$1.89/6		
Scotch Tape				
White glue				

SOURCE : Survey conducted by summer students, Taxation & Fiscal Policy Branch.

Table 5.2

COST OF HOUSEHOLD SUPPLIES

August, 1975

TOWERS
JANE FINCH MALL

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
<u>Laundry & Related Supplies</u>				
Detergent	Sunlight	\$1.99/5lb.		
Bleach	Javex	\$1.09/128oz.		
Shoe polish		.38/1.125 oz.		
Shoe brush		\$1.19		
Yellow Soap		.57/2 bars		
Clothes Pins (2 doz.)		.99/5 doz.		
<u>Mending Supplies</u>				
Needles		.25/20		
Scissors		\$9.98		\$3.29
Thread		.35/100 yds		.30/100 yds
Safety Pins		.50/50		
<u>Cleaning Supplies</u>				
Broom		\$3.99		\$3.69
Mop	Zoom-a-loom	\$5.99		
Dust Pan		\$1.99	Bedfordware	.69
Floor Wax	Future	\$3.09/46oz.	Arrow Wax	\$2.79/46oz.
Scouring Pads	S.O.S.	.39/10	Diamond	.47/18
Scouring Powder		.33		
Dish Soap	MIR	.99/48oz.	Three Star	.49/32oz.
Garbage Bags	GLAD	\$1.19/10 bags		
Scrub Brush		\$1.49		.89
<u>Paper Supplies</u>				
Toilet Paper	Delsey	\$1.15/4 rolls	Bonimart	.99/4 rolls
Paper Towels	Kleenex	\$1.09/2 rolls	Bonimart	.99/2 rolls
Wax Paper				
<u>Medicine Chest Supplies</u>				
Aspirins	Anacin	\$2.26/200	A.S.A. (5 gram)	.77/250
		\$1.23/100		
Vaseline	Vaseline	.99/8oz.	Bonimart	.97/16oz.
		\$1.29/12 oz.		
Apouring Oint- ment	Vicks	\$1.09/3oz.		
		\$1.79/6oz.		
Band-Aids	Band-Aids	.69/25	Bonimart	.83/100
Gauze	Johnson & J.	.99/2" wide 5 yds.		
Absorbent Cotton	RedChain Absorbent	\$1.19/2oz.		
Liniment	Absorbine Jr.	\$1.49/4oz.		
		\$2.59/12 oz.		
Milk of Magnesia		.99/12oz.		
Rubbing Alcohol		.83/16oz.		

Cont'd....

Table 5.2 - Cont'd:-

TOWERS
JANE FINCH MALL

COST OF HOUSEHOLD SUPPLIES

August, 1975

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
<u>Miscellaneous Supplies</u>				
Light Bulbs	Sylvannia	2/65,6/1.49		
Scotch Tape	Cello tape	.49/½" x 1296"		
White Glue	Lepages	\$1.19/5oz.		

SOURCE : Survey conducted by summer students,
Taxation and Fiscal Policy Branch

Table 5.3

HOPPERS DRUG MART

COST OF HOUSEHOLD SUPPLIES

ANE AND FINCH

August, 1975

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
<u>Laundry & Related Supplies</u>				
Detergent				
bleach	Javex	\$1.19/128oz.		
shoe polish				
shoe brush				
Yellow Soap				
clothes Pins (2 doz.)		.99/5 doz.		
<u>Mending Supplies</u>				
Needles				
Scissors				
Thread				
Safety Pins				
<u>Cleaning Supplies</u>				
room		\$4.48		\$3.48
op	Zoom-a-loom	\$6.98	Zoom-a-loom	\$5.48
Dust Pan	Rubbermaid	\$1.44		
floor Wax	Future	\$1.99/27oz.	Aero wax	\$2.97/48oz.
Scouring Pads				
Scouring Powder				
ish Soap				
Garbage Bags	Glad	\$1.19/10 bags	Shoppers Drug Mart	.89/10
Scrub Brush				
<u>Baper Supplies</u>				
toilet Paper				
Baper Towels	Kleenex	.96/2 rolls		
ax Paper				
<u>Medicine Chest Supplies</u>				
Aspirins	Anacin	\$1.24/100	Life	.49/100 \$1.49/500
Vaseline	Vaseline	.77/4oz., \$1.63/16oz.		
Apouring Ointment				
Band-Aids				
auze				
Absorbent Cotton	Curity	\$1.47/2oz.		
iniment	Absorbine Jr.	\$1.64/4oz. \$2.59/12oz.		
ilk of Magnesia	Magnesia	.89/12oz.		
<u>Miscellaneous Supplies</u>				
light Bulbs	General Electric	2/59		Cont'd....

Table 5.3 - Cont'd:-

SHOPPERS DRUG MART
JANE AND FINCH

COST OF HOUSEHOLD SUPPLIES

August, 1975

ITEM	NAME BRAND	PRICE	HOUSE BRAND	PRICE
Scotch Tape		.39/½" x 1300"		
White Glue	Elmers	.97/4.5oz.		
Alcohol		.99/16oz.		

SOURCE : Survey conducted by summer students,
Taxation and Fiscal Policy Branch

The next step was to take the collected data and calculate a minimum adequate household supplies budget line for varying size of families. Towers, Jane and Finch Mall and Food City, Jane and Finch Mall were used. Shoppers Drug Mart was immediately ruled out for it was found that this retail outlet did not carry many of the articles on the list. Minimum budget lines were calculated for one member, two member, three member and four member families. For families with more than four members it is the recommendation of this report that the cost difference between a three and four member family be added on to the four member family for each additional individual.

In order to calculate the household supplies budget lines for various sizes of families, Table 2, Household Supplies (Requirements⁵ for one year period), was used. The paper supplies section, containing toilet paper and paper towels was felt to be inadequate to reflect family spending for paper goods. The total family expenditure in this category was therefore increased by 25 per cent. The 25 per cent increase added into the budget line under paper goods will reflect family expenditure for a variety of paper goods such as kleenex, wax paper, shelf paper, writing pads, etc..

The size and type of housing will affect a family's need for household supplies. For example, apartment dwellers should require fewer household supplies. As was discussed earlier, the list of supplies represented by Table 5-4 is not exhaustive. Every household will adjust its needs for household supplies depending on the type of dwelling and personal needs. Therefore, this report has added 10 per cent into the cost of yearly household supplies. Tables 5-5 to 5-8 represents the per annum high and low costs of purchasing household supplies for various family sizes at Food City, Jane and Finch Mall. Tables 5-9 to 5-12 represents the per annum high and low costs of purchasing household supplies for various family sizes at Towers, Jane and Finch Mall.

Table 5-4

HOUSEHOLD SUPPLIES

(Requirements for 1 year period)

ITEM	ONE PERSON	TWO PERSONS	THREE PERSONS	FOUR PERSONS
<u>Laundry & Related Supplies</u>				
Detergent (1b)	26	52	104	130
Bleach (qt.)	4	7	12	15
Shoe polish	1	2	4	6
Shoe brush	1/5	1/5	1/4	1/2
Yellow Soap (bars)	4	8	16	20
Clothes Pins (2 doz.)	1	1	1	1
<u>Mending Supplies</u>				
Needles	1/8	1/8	1/6	1/4
Scissors	1/8	1/8	1/6	1/4
Thread	2	4	5	7
Safety Pins	1/2	1/2	3/4	1
<u>Cleaning Supplies</u>				
Broom	1/5	1/5	1/4	1/2
Shovel	1/5	1/5	1/4	1/2
Dust Pan	1/5	1/5	1/4	1/2
Floor Wax (46 oz.)	2	3	4	5
Scooping Pads(box of 10)	3	5	9	15
Scooping Powder	6	10	16	24
Wash Soap	75oz.	75 oz.	100 oz.	125 oz.
Garbage Bags	100	100	120	140
Scrub Brush	1/3	1/3	1/3	1/3
<u>Paper Supplies</u>				
Toilet Paper (rolls)	14	28	46	64
Paper Towels (rolls)	8	12	18	20
Wax Paper				
<u>Medicine Chest Supplies</u>				
Alcohol	50	100	150	200
Aspirin (16 oz)	1/4	1/2	1	1
Applying Ointment (3 oz.)	1	2	3	4
Band-Aids	10	20	40	60
Bandage	1/2	1	2	3
Absorbent Cotton (1 oz.)	1/2	1	1 1/2	2
Lotion (4 oz.)	1/2	1	1 1/2	2
Milk of Magnesia (2 oz.)	1	2	3	4

SOURCE : Figures collected in survey conducted by summer students, Taxation and Fiscal Policy Branch.

WOOD CITY
JANE FINCH MALL

Table 5.5

TOTAL COST OF HOUSEHOLD SUPPLIES FOR 1 PERSON

ITEM	QUANTITY	COST (LOW) (\$)	COST(HIGH) (\$)
<u>Laundry & Related Supplies</u>			
Detergent	26 lbs.	10.40	13.47
Leach	4 qts	1.24	1.54
Shoe Polish	1	.39	.39
Shoe Brush	1/5	.38	.38
Yellow Soap	4 bars	1.14	1.14
Clothes Pins (2 dozen)	1 box	.39	.39
<u>Sewing Supplies</u>			
Needles	1/8 pack	.03	.03
Scissors	1/8	.41	1.25
Thread	2 rolls	.60	.70
Safety Pins	1/2 pack	.25	.25
<u>Cleaning Supplies</u>			
Broom	1/5	.60	.60
Shovel	1/5	.90	.90
Wash Pan	1/5	.20	.34
Floor Wax (46 ozs.)	2	5.26	6.38
Scouring Pads (box of 10)	3	.92	1.15
Scouring Powder	6	1.98	2.10
Wash Soap	75 ozs.	1.98	3.59
Garbage Bags	100	9.90	9.90
Scrub Brush	1/3	.36	.36
<u>Paper Supplies</u>			
Toilet Paper	14 rolls	3.68	4.10
Paper Towels	8 rolls	3.96	4.36
Add 25% of Paper Supplies		1.91	2.12
<u>Medicine Chest Supplies</u>			
Aspirins	50	.58	.69
Vaseline (16 ozs.)	1/4	.31	.75
Scouring Ointment -(3 ozs.)	1	.87	.87
Band-Aids	10	.10	.35
Gauze	1/2	.50	.50
Absorbent Cotton	1/2	.55	.55
Liniment (4 ozs.)	1/2	.83	1.65
Milk of Magnesia (12 ozs.)	1	1.09	1.09
Add 10% of Total		51.71 5.17	61.07 6.11
		56.88	67.18

SOURCE : Figures collected in survey conducted by summer students,

Taxation and Fiscal Policy Branch.

FOOD CITY
JANE FINCH MALL

Table 5.6

TOTAL COST OF HOUSEHOLD SUPPLIES FOR 2 PERSONS

ITEM	QUANTITY	COST (LOW) (\$)	COST(HIGH) (\$)
<u>Laundry & Related Supplies</u>			
Detergent	52 lbs.	20.80	26.92
Bleach	7 qt.	2.17	2.69
Shoe Polish	2	.78	.78
Shoe Brush	1/5	.38	.38
Yellow Soap	8 bars	2.28	2.28
Clothes Pins (2 dozen)	1 box	.39	.39
<u>Mending Supplies</u>			
Needles	1/8 pack	.03	.03
Scissors	1/8	.41	1.25
Thread	4 rolls	1.20	1.40
Safety Pins	1/2 pack	.25	.25
<u>Cleaning Supplies</u>			
Broom	1/5	.60	.60
Mop	1/5	.90	.90
Dust Pan	1/5	.20	.34
Floor Wax (46 ozs.)	3	7.89	9.57
Scouring Pads (box of 10)	5	1.53	1.92
Scouring Powder	10	3.30	3.50
Dish Soap	75 ozs.	1.98	3.59
Garbage Bags	100	9.90	9.90
Scrub Brush	1/3	.36	.36
<u>Paper Supplies</u>			
Toilet Paper	28 rolls	7.36	8.20
Paper Towels	12 rolls	5.94	6.54
Add 25% of Paper Supplies		3.33	3.69
<u>Medicine Chest Supplies</u>			
Aspirins	100	1.16	1.38
Vaseline (16 ozs.)	1/2	.62	1.50
Vapouring Ointment -(3 ozs.)	2	1.74	1.74
Band-Aids	20	.20	.70
Gauze	1	1.00	1.00
Absorbent Cotton	1	1.10	1.10
Liniment (4 ozs.)	1	1.65	1.65
Milk of Magnesia (12 ozs.)	2	2.18	2.18
		81.63	96.73
Add 10% of Total		8.16	9.67
		89.79	106.40

FOOD CITY
JANE FINCH MALL

Table 5.7

TOTAL COST OF HOUSEHOLD SUPPLIES FOR 3 PERSONS

ITEM	QUANTITY	COST (LOW) (\$)	COST(HIGH) (\$)
<u>Laundry & Related Supplies</u>			
Detergent	104 lbs.	41.60	53.84
Bleach	12 qts.	3.72	4.61
Shoe Polish	4	1.56	1.56
Shoe Brush	1/4	.47	.47
Yellow Soap	16 bars	4.56	4.56
Clothes Pins (2 dozen)	1 box	.39	.39
<u>Mending Supplies</u>			
Needles	1/6 pack	.04	.04
Scissors	1/6	.55	1.66
Thread	5 rolls	1.50	1.75
Safety Pins	3/4 pack	.38	.38
<u>Cleaning Supplies</u>			
Broom	1/4	.75	.75
Mop	1/4	1.12	1.12
Dust Pan	1/4	.25	.42
Floor Wax (46 ozs.)	4	10.52	12.76
Scouring Pads (box of 10)	9	2.75	3.45
Scouring Powder	16	5.28	5.60
Dish Soap	100 ozs.	2.65	4.79
Garbage Bags	120	11.88	11.88
Scrub Brush	1/3	.36	.36
<u>Paper Supplies</u>			
Toilet Paper	46 rolls	12.08	13.46
Paper Towels	18 rolls	8.91	9.81
Add 25% of Paper Supplies		5.25	5.82
<u>Medicine Chest Supplies</u>			
Aspirins	150	1.74	2.07
Vaseline (16 ozs.)	1	1.24	3.00
Vapouring Ointment -(3 ozs.)	3	2.60	2.60
Band-Aids	40	.40	1.40
Gauze	2	2.00	2.00
Absorbent Cotton	3/2	1.65	1.65
Liniment (4 ozs.)	3/2	2.48	2.48
Milk of Magnesia (12 ozs.)	3	3.27	3.27
		131.95	157.95
		13.20	15.80
Add 10% of Total		145.15	173.75

SOURCE : Figures collected by summer students, Taxation and Fiscal Policy Branch.

Table 5,8

TOTAL COST OF HOUSEHOLD SUPPLIES FOR 4 PERSONS

ITEM	QUANTITY	COST (LOW) (\$)	COST(HIGH) (\$)
<u>Laundry & Related Supplies</u>			
Detergent	130 lbs	51.74	67.34
Bleach	15 qts.	4.64	5.77
Shoe Polish	6	2.34	2.34
Shoe Brush	1/2	.94	.94
Yellow Soap	20 bars	5.70	5.70
Clothes Pins (2 dozen)	1 box	.39	.39
<u>Mending Supplies</u>			
Needles	1/4 pack	.06	.06
Scissors	1/4	.82	2.50
Thread	7 rolls	2.10	2.45
Safety Pins	1 pack	.50	.50
<u>Cleaning Supplies</u>			
Broom	1/2	1.50	1.50
Mop	1/2	2.24	2.24
Dust Pan	1/2	.50	.84
Floor Wax (46 ozs.)	5	13.15	15.95
Scouring Pads (box of 10)	15	4.58	5.75
Scouring Powder	20	6.60	7.00
Dish Soap	125 ozs.	3.31	5.99
Garbage Bags	140	13.86	13.86
Scrub Brush	1/3	.36	.36
<u>Paper Supplies</u>			
Toilet Paper	64 rolls	16.80	18.72
Paper Towels	20 rolls	9.90	10.90
Add 25% of Paper Supplies		6.68	7.41
<u>Medicine Chest Supplies</u>			
Aspirins	200	2.18	2.74
Vaseline (16 ozs.)	1	1.24	3.00
Vapouring Ointment -(3 ozs.)	4	3.46	3.46
Band-Aids	60	.58	2.09
Gauze	3	3.00	3.00
Absorbent Cotton	2	2.18	2.18
Liniment (4 ozs.)	2	3.30	3.30
Milk of Magnesia (12 ozs.)	4	4.36	4.36
		169.01	202.64
Add 10% of Total		16.90	20.26
		185.91	222.90

Table 5.9

TOWERS		TOTAL COST OF HOUSEHOLD SUPPLIES FOR 1 PERSON		August, 1975
JANE FINCH MALL				
ITEM	QUANTITY	COST (LOW) (\$)	COST(HIGH) (\$)	
<u>Laundry & Related Supplies</u>				
Detergent	26 lb.	10.35	10.35	
Bleach	4 qts.	1.36	1.36	
Shoe Polish	1	.38	.38	
Shoe Brush	1/5	.24	.24	
Yellow Soap	4 bars	1.14	1.14	
Clothes Pins (2 dozen)	1 box	.40	.40	
<u>Mending Supplies</u>				
Needles	1/8 pack	.03	.03	
Scissors	1/8	.41	1.25	
Thread	2 rolls	.60	.70	
Safety Pins	1/2 pack	.25	.25	
<u>Cleaning Supplies</u>				
Broom	1/5	.74	.80	
Mop	1/5	1.20	1.20	
Dust Pan	1/5	.14	.40	
Floor Wax (46 ozs.)	2	5.58	6.18	
Scouring Pads (box of 10)	3	.78	1.17	
Scouring Powder	6	1.98	1.98	
Dish Soap	75 oz.	1.15	1.55	
Garbage Bags	100	11.90	11.90	
Scrub Brush	1/3	.30	.50	
<u>Paper Supplies</u>				
Toilet Paper	14 rolls	3.47	4.03	
Paper Towels	8 rolls	3.96	4.36	
Add 25% of Paper Supplies		1.86	2.10	
<u>Medicine Chest Supplies</u>				
Aspirins	50	.15	.62	
Vaseline (16 ozs.)	1/4	.24	.50	
Vapouring Ointment -(3 ozs.)	1	1.09	1.09	
Band-Aids	10	.08	.28	
Gauze	1/2	.50	.50	
Absorbent Cotton	1/2	.29	.29	
Liniment (4 ozs.)	1/2	.75	.75	
Milk of Magnesia (12 ozs.)	1	.99	.99	
		52.31	57.29	
Add 10% of Total		5.23	5.73	
		<u>57.54</u>	<u>63.02</u>	

Table 5.10

TOWERS		TOTAL COST OF HOUSEHOLD SUPPLIES FOR 2 PERSONS		August, 1975	
JANE FINCH MALL					
ITEM	QUANTITY	COST (LOW) (\$)	COST(HIGH) (\$)		
<u>Laundry & Related Supplies</u>					
Detergent	52 lb.	20.70	20.70		
Bleach	7 qt.	2.38	2.38		
Shoe Polish	2	.76	.76		
Shoe Brush	1/5	.24	.24		
Yellow Soap	8 bars	2.28	2.28		
Clothes Pins (2 dozen)	1 box	.40	.40		
<u>Mending Supplies</u>					
Needles	1/8 pack	.03	.03		
Scissors	1/8	.41	1.25		
Thread	4 rolls	1.20	1.40		
Safety Pins	1/2 pack	.25	.25		
<u>Cleaning Supplies</u>					
Broom	1/5	.74	.80		
Mop	1/5	1.20	1.20		
Dust Pan	1/5	.14	.40		
Floor Wax (46 ozs.)	3	8.37	9.27		
Scouring Pads (box of 10)	5	.78	1.95		
Scouring Powder	10	3.30	3.30		
Dish Soap	75 oz.	1.15	1.98		
Garbage Bags	100	11.90	11.90		
Scrub Brush	1/3	.30	.50		
<u>Paper Supplies</u>					
Toilet Paper	28 rolls	6.94	8.06		
Paper Towels	12 rolls	5.94	6.54		
Add 25% of Paper Supplies		3.22	3.65		
<u>Medicine Chest Supplies</u>					
Aspirins	100	.30	1.24		
Vaseline (16 ozs.)	1/2	.48	.99		
Vapouring Ointment -(3 ozs.)	2	2.18	2.18		
Band-Aids	20	.16	.56		
Gauze	1	.99	.99		
Absorbent Cotton	1	.60	.60		
Liniment (4 ozs.)	1	1.49	1.49		
Milk of Magnesia (12 ozs.)	2	1.98	1.98		
		80.81	89.27		
Add 10% of Total		8.08	8.93		
		88.89	98.20		

Table 5.11

TOWERS		TOTAL COST OF HOUSEHOLD SUPPLIES FOR 3 PERSONS		August, 1975	
JANE FINCH MALL					
ITEM	QUANTITY	COST (LOW) (\$)	COST(HIGH) (\$)		
<u>Laundry & Related Supplies</u>					
Detergent	104 lb.	41.40	41.40		
Bleach	12 qts.	4.09	4.09		
Shoe Polish	4	1.52	1.52		
Shoe Brush	1/4	.30	.30		
Yellow Soap	16 bars	4.56	4.56		
Clothes Pins (2 dozen)	1 box	.40	.40		
<u>Mending Supplies</u>					
Needles	1/6 pack	.04	.04		
Scissors	1/6	.55	1.66		
Thread	5 rolls	1.50	1.75		
Safety Pins	3/4 pack	.38	.38		
<u>Cleaning Supplies</u>					
Broom	1/4	.92	1.00		
Mop	1/4	1.50	1.50		
Dust Pan	1/4	.17	.50		
Floor Wax (46 ozs.)	4	11.16	12.36		
Scouring Pads (box of 10)	9	2.35	3.51		
Scouring Powder	16	5.28	5.28		
Dish Soap	100 oz.	1.53	2.06		
Garbage Bags	120	14.28	14.28		
Scrub Brush	1/3	.30	.50		
<u>Paper Supplies</u>					
Toilet Paper	46 rolls	11.39	13.23		
Paper Towels	18 rolls	8.91	9.81		
Add 25% of Paper Supplies		5.08	5.76		
<u>Medicine Chest Supplies</u>					
Aspirins	150	.46	1.85		
Vaseline (16 ozs.)	1	.97	1.98		
Vapouring Ointment -(3 ozs.)	3	3.27	3.27		
Band-Aids	40	.33	1.10		
Gauze	2	1.98	1.98		
Absorbent Cotton	1 1/2	.90	.90		
Liniment (4 ozs.)	1 1/2	2.24	2.24		
Milk of Magnesia (12 ozs.)	3	2.97	2.97		
		130.73	142.18		
Add 10% of Total		13.07	14.22		
		143.80	156.40		

SOURCE: Figures collected by summer students, Taxation and Fiscal Policy Branch

Table 5,12

TOWERS JANE FINCH MALL		TOTAL COST OF HOUSEHOLD SUPPLIES FOR 4 PERSONS		August, 1975	
ITEM	QUANTITY	COST (LOW) (\$)	COST (HIGH) (\$)		
<u>Laundry & Related Supplies</u>					
Detergent	130 lb.	51.74	51.74		
Bleach	15 qts.	5.11	5.11		
Shoe Polish	6	2.28	2.28		
Shoe Brush	1/2	.60	.60		
Yellow Soap	20 bars	5.70	5.70		
Clothes Pins (2 dozen)	1 box	.40	.40		
<u>Mending Supplies</u>					
Needles	1/4 pack	.06	.06		
Scissors	1/4	.82	2.50		
Thread	7 rolls	2.10	2.45		
Safety Pins	1 pack	.50	.50		
<u>Cleaning Supplies</u>					
Broom	1/2	1.84	2.00		
Mop	1/2	3.00	3.00		
Dust Pan	1/2	.34	1.00		
Floor Wax (46 ozs.)	5	13.95	15.45		
Scouring Pads (box of 10)	15	3.92	5.85		
Scouring Powder	20	6.60	6.60		
Dish Soap	125 oz.	1.91	2.58		
Garbage Bags	140	16.66	16.66		
Scrub Brush	1/3	.30	.50		
<u>Paper Supplies</u>					
Toilet Paper	64 rolls	15.84	18.40		
Paper Towels	20 rolls	9.90	10.90		
Add 25% of Paper Supplies		6.44	7.33		
<u>Medicine Chest Supplies</u>					
Aspirins	200	.60	2.48		
Vaseline (16 ozs.)	1	.97	1.98		
Vapouring Ointment -(3 ozs.)	4	4.36	4.36		
Band-Aids	60	.50	1.66		
Gauze	3	2.97	2.97		
Absorbent Cotton	2	1.19	1.19		
Liniment (4 ozs.)	2	2.98	2.98		
Milk of Magnesia (12 ozs.)	4	3.96	3.96		
		167.54	183.19		
Add 10% of Total		16.75	18.32		
		184.29	201.51		

The reason for the high and low costs for household supplies is due to the fact that name brands have been used exclusively in the derivation of the high cost household supplies budget line, and the price of house brands have been employed into the low cost food budget lines whenever possible. Table 5-13, summarizes the results for both the Food City and Towers stores surveyed at Jane and Finch.

Table 5-13

Minimum Adequate Household
Supplies Budget Line According
to Family Size
(1 year period)
(August, 1975)

Family Size	Food City		Towers	
	<u>Low \$</u>	<u>High \$</u>	<u>Low \$</u>	<u>High \$</u>
One member	56.88	67.18	57.54	63.02
Two members	89.79	106.40	88.89	98.20
Three members	145.15	173.75	143.80	156.40
Four members	185.91	222.90	184.29	201.51

NOTE:

Since the price of mending supplies was not available at Food City, the price of the supplies as surveyed at Towers were used to complete table for Food City.

It should be noted at this point that the cost of household supplies at the supermarket chain was more expensive than the department store. It seemed that many of the items, especially medicine chest supplies and some of the cleaning supplies such as mops and brooms were carried as a stocked mainly as a convenience or impulse good for the shoppers. As a result, the prices of these goods tended to be higher than the prices found in the department store chains. In addition, many of the name brand products did not have a comparable house brand thus forcing the consumer to purchase the higher priced nationally advertised goods. It is the recommendation of this report that consumers

refrain from purchasing household supplies items from drug mart chains due to the lack of house brand items and generally higher costs of name brand items when available.

Obviously, for a drug mart, such goods, other than medicine chest supplies, are handled strictly as a side line . While in the drug mart it was noticed that the store did carry a few household items as "loss-leaders". These advertised specials should be purchased if possible, when priced lower than the department store's price.

As can be seen from Table 5 - 13, the savings realized by purchasing house brand items rather than nationally advertised brands is significant. The savings for a four member family resulting from shopping at Towers Department Store and purchasing house brands rather than nationally advertised brands would be \$17.22, while such shopping practices at Food City would result in a \$36.99 savings per year. In comparison only \$1.62 could be saved by a family of four by shopping at Towers as opposed to Food City.

It therefore is the recommendation of this report that house brands should be purchased whenever possible by the consumer to acquire maximum utility per dollar expenditure.

TRANSPORTATION COSTS IN METRO TORONTO

The following transportation costs are based on the current fares outlined by the Toronto Transit Commission, August, 1975. No provision has been made for costs of car ownership and upkeep, or taxi fares. This report maintains that those individuals and families with limited financial resources, living in Metro Toronto do not require the use of a private automobile due to the rapid transit system provided in the Toronto area. However, this report recognizes the fact that reasonable transportation costs must be included into the derivation of an overall minimum adequate budget line for an individual or family. Table 6 outlines the T.T.C. fares for family members in the Metro Toronto area.

TABLE 5-14

(August, 1975)

METRO AREA T.T.C. FARES

Family Member	Cash	Tickets
Adults	.40¢	3/\$1.00
Children (12 yrs. or under)	.10¢	6/.50¢
Scholars (with permit card)	.15¢	7/\$1.00
Senior Citizens (with certificate)	.40¢	8/\$1.00

To illustrate the economics of utilizing the public transportation system in Metro Toronto, total yearly transportation costs for an adult and a high school student (scholar) making a return trip to and from one's place of business each working day have been calculated. The results are as follows:

Adult: \$173.33 per year,

Scholar: \$72.28 per year (assuming a 40 week academic year).

For other family members, such as housewives, children within walking distance of school, and elderly individuals, costs will be considerably lower than the figures outlined above, due to the fact that the use of public transportation facilities will be considerably reduced.

NEWSPAPERS

It is the belief of this report that every individual and family should subscribe to one of the newspapers available in the Toronto area. The newspaper allows those persons on low incomes to study the weekly specials on food, clothing, etc. offered by many stores, which are advertised in the larger newspapers circulated in Metro Toronto. In addition, a large variety of job opportunities appear in the classified section of the major newspapers. This gives a person looking for work, or in search of a better job, a broad scope of what opportunities are available. Further, the individual and family can acquire daily world, national, and local news at a very reasonable cost.

A subscription to the Toronto Star, for example, is \$52.00 per year. The savings that would result from using the newspaper for bargain hunting should outweigh the cost of a yearly newspaper subscription. As a result, this report maintains that yearly newspaper costs should be included in the derivation of a total minimum adequate budget line.

SECTION 6

RECOMMENDATIONS

FOR

LOW INCOME FAMILIES

RECOMMENDATIONS

This section contains advice for low-income persons attempting to live within the prescribed minimum budget.

When attempting to purchase food at a reasonable cost, this report recommends that individuals and families, should plan far enough in advance that the purchase of food at "convenience stores" can be avoided. In addition, house brands should be bought whenever possible.

Shopping at ethnically oriented supermarkets is also not advisable because staples and canned goods can usually be found at larger supermarket chains, at lower prices. The consumer should also watch for food specials which are advertised in the leading newspapers, and try to plan meals around the available advertised specials.

It was found that haircuts make up a very large portion of the personal supplies budget. This report strongly recommends that prudent shopping in this area be carried out by consumers. With the price of haircuts ranging from between \$2.75 and \$4.00, a savings of \$18.75 could be realized each year for an employed male, just to take one example.

When purchasing personal supplies, house brand items should be bought over name brand items in all instances. If the employed male, for example, was to purchase house brand items in place of name brand items, a savings of approximately \$32.00 per year could be realized. (An amount which is more than sufficient to supply a child 2 - 5 years old with the personal care items required for one year).

Clothing is also a major component of an overall minimum adequate budget line. It is the recommendations of this report that clothing should not be purchased on price considerations alone. Buying quality clothing at a reasonable price can often prove to be economical in the long run, than purchasing 'budget' clothing. Consumers should also watch for advertised clothing specials in newspapers and the department stores. In many cases, quality merchandise is placed on special, especially toward the end of any given season.

Catalogue shopping should not be disregarded as a possible alternative to shopping in person, because clothing specials are often offered in the catalogues.

Consumers are also advised to shop for attractive, but conservative clothing that will not soon be out of style, and refrain from purchasing the "latest things".

Finding apartments at reasonable rates is often very difficult. It is the recommendation of this report that an individual or family should search for an apartment one or two months in advance, when apartment managements are aware of which leases will be renewed for the up-coming month (or months), in order to increase the possibility of finding suitable accommodation, at a reasonable cost. Consumers should also try to avoid apartment complexes that offer "added benefits" such as a pool and recreation room, because these added benefits are often reflected in the rent of the apartment.

Flats and single rooms should not be disregarded as a possible alternative to an apartment or home. In addition, families with limited financial resources should consider applying for one of the Ontario Housing units, which are subsidized by the Government, and have rent geared to income.

Heating oil, electricity, and water are necessities which every household must consume. This report can only recommend that consumers try to reduce costs through planned methods of conservation. Every household should attempt to conserve these utilities wherever possible. It is also the recommendation of this report that households consider a telephone on a party line as opposed to a private line. The savings that would result in Toronto if a party line was chosen would be \$20.40 per annum.

Every family requires certain household supplies for their home or apartment. This report has two recommendations concerning the purchase of these supplies. Firstly, and most important, house brand items should be purchased whenever possible over the more expensive nationally advertised name brand items, so as to acquire maximum utility per dollar expenditure. Secondly, it was discovered during the course of the survey carried out in this report that household supplies were more expensive in major supermarket and drugstore chains than in leading department stores. It seemed that

household supply items in the supermarket and drugstore chains were carried as a side line for the convenience of shoppers. In addition, the supermarkets and drugstore chains did not seem to carry very many house brand items, which forces the consumer to purchase the higher priced nationally advertised goods. As a result, it is the recommendation of this report that consumers purchase household supplies at leading department stores, and not at supermarket and drug mart chains.

In conclusion, this report recommends that those families with limited financial resources refrain from purchasing a private automobile to avoid costly maintenance and insurance expenditures, and make full use of the rapid transportation systems provided in the larger urban areas.

SECTION 7

CONCLUSIONS

Throughout this report minimum adequate budget lines have been calculated for individuals and families in Metropolitan Toronto. By means of a random survey of leading food, department, and drugstore chains in Metropolitan Toronto.

Tables 7-1 to 7-3 summarizes the minimum adequate budget lines calculated in the survey.

Table 7-1
MINIMUM ADEQUATE FOOD BUDGET LINE
FOR FAMILY MEMBERS*
(1 Year Period)
(July, 1975)

Family Members	<u>Cost (Low \$)</u>	<u>Cost (High \$)</u>
	Year	Year
Moderately active male	476.84	606.32
Moderately active female	395.72	511.68
Expectant mother	448.76	635.96
Teenage boy (12-18 yrs)	491.92	648.32
Teenage girl (12-18 yrs)	448.76	635.96
Child (7-11 yrs)	346.61	482.04
Child (1-6 yrs)	208.00	306.28

* Food City, Jane Finch Mall.

Table 7-2

MINIMUM ADEQUATE PERSONAL SUPPLIES BUDGET LINES
FOR FAMILY MEMBERS*
 (1 Year Period)
 (July, 1975)

FAMILY MEMBERS		LOW (\$)	HIGH (\$)
Children: Ages 2-5 yrs.		24.45	35.60
	Ages 6-11 yrs.	35.36	48.87
Male:	Ages 12-15 yrs.	57.04	85.62
	Age 16 & over	77.69	112.49
	Employed	77.69	112.49
Female:	Ages 12-15 yrs.	39.07	59.83
	Age 16 & over	42.25	64.91
	Employed	42.25	64.91
	Housewife	41.84	64.99

* Towers, Jane Finch Mall.

Table 7-3

MINIMUM ADEQUATE CLOTHING BUDGET LINES
FOR FAMILY MEMBERS*
 (1 Year Period)
 (July, 1975)

<u>Family Members</u>	LOW \$			HIGH \$		
	<u>Year</u>	<u>Month</u>	<u>Week</u>	<u>Year</u>	<u>Month</u>	<u>Week</u>
Employed Male	120.55	10.04	2.31	184.05	15.33	3.53
Housewife	106.21	8.85	2.04	229.28	19.10	4.40
Boys (7-12 yrs)	63.04	5.25	1.21	108.26	9.02	2.08
(15 or more)	102.00	8.55	1.97	195.57	16.29	3.76
Girls (7-12 yrs)	93.81	7.81	1.80	169.82	14.15	3.26
(15 or more)	107.28	8.94	2.06	220.67	18.38	4.24

* Towers, Jane Finch Mall.

Due to the fact that only tables 7-1 to 7-3 show breakdown by age and sex categories, preliminary minimum adequate budget lines for individuals were calculated using only the first three tables.

Individual budget lines were calculated for the new categories as can be seen in Table 7-4. These are only individual budget lines and do not take into account economies of scale. No changes have been introduced to take into consideration the size of the family.

Table 7-4

YEARLY INDIVIDUAL MINIMUM ADEQUATE BUDGET LINES
FOR FOOD, CLOTHING AND PERSONAL CARE ITEMS
(By Sex and Age)
(July, 1975)

FAMILY MEMBERS		\$ PER YEAR
Male Child	2-5 yrs.	295.49
Female Child	2-5 yrs.	326.26
Male Child	7-12 yrs.	445.01
Female Child	8-12 yrs.	475.78
Male Youth	16 and over	672.21
Female Youth	16 and over	598.29
Male Adult		675.08
Female Adult		544.18

NOTE: The categories teenage girls, (age 12-18 years) from table 7-1, females (age 16 years and over) from table 7-2 and girls (age 15 years or more) from table 7-3, have been brought together for simplicity to form a new category, female youth, 16 years and over).

Due to the large size of the matrix which would result from using the above categories, this report has taken the categories listed above and for each age group the average of the male and female individual yearly minimum adequate budget lines were taken. In Table 7-5 new minimum adequate budget lines which will be used in the calculations of minimum adequate budget lines for various sizes of families are shown.

Table 7-5

YEARLY INDIVIDUAL MINIMUM ADEQUATE BUDGET LINES
FOR FOOD, CLOTHING AND PERSONAL CARE ITEMS
 (By Age Only)
 (July, 1975)

FAMILY MEMBER	\$ PER YEAR
Adult	609.63
Child 2-5 yrs.	310.87
Child 7-12 yrs.	460.40
Child 16 and over	635.24

Table 7-6 shows minimum budget lines for three important categories for various family sizes ranging from one adult person to a maximum of two adult persons and three children. Although the line for a family with four children can easily be calculated by adding the appropriate figure from Table 7-5, all possible combinations for a family of four have not been listed since this would require an additional 128 possible budget lines. Adaptations for family size as recommended by the Montreal Diet Dispensary have been incorporated into Table 7-6. Adjustments for diseconomies which result for families fewer than four persons purchasing food are as follows:

- For persons living alone, increase regular allowance by 35%
- For family of two, increase regular allowance by 20%
- For family of three, increase regular allowance by 10%

No adjustments have been made for clothing and personal care items.

Table 7-6

YEARLY FAMILY MINIMUM ADEQUATE BUDGET LINES
FOR FOOD, CLOTHING AND PERSONAL CARE ITEMS

(July, 1975)

No. of Children	16 Years and Over	7-12 Years	2-5 Years	One Adult Person	Two Adult Persons
0	0	0	0	762.33	1,393.80
1	0	0	1	1,049.37	1,638.19
	0	1	0	1,226.62	1,801.29
	1	0	0	1,406.21	1,988.80
2	0	0	2	1,316.60	1,841.00
	0	1	1	1,479.99	1,990.53
	0	2	0	1,643.38	2,140.06
	1	0	1	1,667.20	2,165.37
	1	1	0	1,830.59	2,314.90
	2	0	0	1,997.81	2,489.74
3	0	0	3	1,542.24	2,151.87
	0	1	2	1,691.77	2,301.40
	0	2	1	1,841.30	2,450.93
	0	3	0	1,990.83	2,600.46
	1	0	2	1,866.61	2,476.24
	1	1	1	2,016.14	2,625.77
	1	2	0	2,165.67	2,775.70
	2	0	1	2,190.98	2,800.61
	2	1	0	2,340.51	2,950.14
	3	0	0	2,515.35	3,124.98

Yearly budget lines calculated for different types of families for food, clothing and personal care items can be seen in Table 7-6 above. Each of these families will also require household supplies and utilities for their house or apartment. Table 7-7 summarizes the minimum adequate household supplies budget line for a family of one to five members and Table 7-8 represents the minimum adequate utility budget line. Electricity is taken as the average yearly electricity bill paid in Metro Toronto during 1974. The water bill is also calculated as an average flat rate for a small residence in the City of Toronto. The telephone bill represents the use of a party line telephone service with no long distance telephone calls. A total of \$219.60 for heating an average size apartment, was derived by taking 60% of the total yearly heating oil bill for the average single family dwelling unit, as was suggested by the Ontario Ministry of Energy.

Table 7-7
(July, 1975)
Minimum Adequate Household Supplies
Budget Line According to Family Size
(1 year period)

Family Size	Cost (Low \$)	Cost (High \$)
One Member	57.54	63.02
Two Members	88.89	98.20
Three Members	143.80	156.40
Four Members	184.29	201.51
Five Members	224.78	246.62

* Towers, Jane Finch Mall

NOTE: Families with more than four members are calculated by taking the cost difference between a three and four member family and adding it on to the four member family for each additional individual.

Table 7-8
Minimum Adequate Utility Budget Line
Per Family
(July, 1975)

Electricity	87.24
Water	25.94
Telephone	64.80
Oil	219.60

NOTE:

- Electricity - average yearly electricity consumption in Metropolitan Toronto
- Water - Flat rate for City of Toronto
- Telephone - Party Line
- Oil - 60% of average single family dwelling as suggested by Ontario Ministry of Energy

By incorporating household supplies and utilities costs into Table 7-6, a table for basic or ordinary needs can be calculated. The results are shown in Table 7-9. Basic needs includes all the ordinary costs incurred by the family for consumption goods, except rent and heating oil. Rent and heating oil shall be incorporated into a later table.

Table 7-9

Yearly Family Minimum Adequate
Budget Lines for Ordinary Needs

(July, 1975)

No. of Children	16 years and over	7 - 12 years	2 - 5 years	One Adult Person	Two Adult Person
0	0	0	0	997.85	1,660.67
1	0	0	1	1,316.24	1,959.97
	0	1	0	1,493.49	2,123.07
	1	0	0	1,673.08	2,310.58
2	0	0	2	1,638.38	2,203.27
	0	1	1	1,801.77	2,352.80
	0	2	0	1,956.16	2,502.33
	1	0	1	1,988.98	2,527.64
	1	1	0	2,152.37	2,677.17
	2	0	0	2,319.59	2,852.21
3	0	0	3	1,904.51	2,554.63
	0	1	2	2,054.04	2,704.16
	0	2	1	2,203.57	2,853.69
	0	3	0	2,353.10	3,003.22
	1	0	2	2,228.88	2,879.00
	1	1	1	2,378.41	3,028.53
	1	2	0	2,527.94	3,178.06
	2	0	1	2,553.25	3,203.37
	2	1	0	2,702.78	3,352.90
	3	0	0	2,877.62	3,527.74

NOTE:

Table excludes expenditures on rent and heating oil.

To have a complete family minimum adequate budget line, rent and heating oil must be added to the figures in Table 7-9. Table 7-10 outlines apartment size requirements depending on the number of people in the family. The requirements are to serve as a guideline only however, it must be remembered that the grouping of children and thus the room requirements will depend on the age and sex of the children.

Oil expenses shown in Table 7-8 have not been added to the rent since heating expenses are usually included in the rent of the apartment.

Table 7-10
Minimum Adequate Rental Requirements
(April, 1975)

Number of Persons	Room Requirements	Lowest Rental Accomodation Available		Average Rent for Metropolitan Toronto	
		Per Month	Per Year	Per Month	Per Year
1 person	bachelor	120.00	1,440.00	174.00	2,088.00
2 persons	1 bedroom	150.00	1,800.00	215.00	2,580.00
3 persons	2 bedroom	190.00	2,280.00	285.00	3,420.00
4 persons	3 bedroom	270.00	3,240.00	364.00	4,368.00
5 persons	3 bedroom	270.00	3,240.00	364.00	4,368.00

SOURCE : Figures collected in survey by summer students,
Taxation and Fiscal Policy Branch.

In Table 7-10 two different prices have been taken for each type of apartment. The lowest priced rental accommodations available as surveyed by "Central Mortgage and Housing Corporation" in April, 1975, were used for the minimum adequate rental requirement. Table 7-11 outlines the total yearly family minimum adequate budget line using the low rent statistics.

Table 7-11
Total Yearly Minimum Adequate
Budget Line for a Family *
(LOW RENT APARTMENT)

Toronto, 1975

No. of Children	16 years and over	7 - 12 years	2 - 5 years	One Adult Person	Two Adult Persons
0	0	0	0	2,437.85	3,460.67
1	0	0	1	3,116.24	4,239.97
	0	1	0	3,293.49	4,403.07
	1	0	0	3,473.08	4,590.58
2	0	0	2	3,918.38	5,443.27
	0	1	1	4,081.77	5,592.80
	0	2	0	4,245.16	5,742.33
	1	0	1	4,268.98	5,767.64
	1	1	0	4,432.37	5,917.17
	2	0	0	4,599.59	6,092.21
3	0	0	3	5,144.51	5,794.63
	0	1	2	5,294.04	5,944.16
	0	2	1	5,443.57	6,093.69
	0	3	0	5,593.10	6,243.22
	1	0	2	5,468.88	6,119.00
	1	1	1	5,618.41	6,268.53
	1	2	0	5,767.94	6,418.06
	2	0	1	5,793.25	6,443.37
	2	1	0	5,942.78	6,592.90
	3	0	0	6,117.62	6,767.74

NOTE: Includes Food, Clothing, Personal Care Items, Household Supplies
Utilities and Rent
: Heating Oil is included in rent.

Since apartments are not always available at these low prices as surveyed by "Central Mortgage and Housing Corporation", Table 7-12 has been set up using the average rent in Metropolitan Toronto for the different apartment sizes. This report feels though, that families with limited financial resources should try to find a dwelling at a price lower than the average rental rate.

Table 7-12

Total Yearly Minimum Adequate
Budget Lines for a Family *

(Apartment rent taken as
Metropolitan Toronto
Average)
(1975)

No. of Children	16 years and over	7 - 12 Years	2 - 5 Years	One Adult Person	Two Adult Persons
0	0	0	0	3,085.85	4,240.67
1	0	0	1	3,896.24	5,379.97
	0	1	0	4,073.49	5,543.07
	1	0	0	4,253.08	5,730.58
2	0	0	2	5,058.38	6,571.27
	0	1	1	5,221.77	6,720.80
	0	2	0	5,385.16	6,870.33
	1	0	1	5,408.98	6,895.64
	1	1	0	5,572.37	7,045.17
	2	0	0	5,739.59	7,220.21
3	0	0	3	6,272.51	6,922.63
	0	1	2	6,422.04	7,072.16
	0	2	1	6,571.57	7,221.69
	0	3	0	6,721.10	7,371.22
	1	0	2	6,596.88	7,247.00
	1	1	1	6,746.41	7,396.53
	1	2	0	6,895.94	7,546.06
	2	0	1	6,921.25	7,571.37
	2	1	0	7,070.78	7,720.90
	3	0	0	7,245.62	7,895.74

NOTE: Includes Food, Clothing, Personal Care Items, Household Supplies Utilities and Rent.

: Heating Oil included in rent.

Family Benefits is an Ontario Provincial program of financial assistance to families and individuals who need help with ordinary living and shelter expenses and are permanently unable to participate in the labour force. The amount of assistance for ordinary needs is determined according to a table of fixed rates set out in the Family Benefits Act. Assistance for shelter expenses can vary according to the table below.

Shelter Assistance,
Family Benefits Act
May, 1975

	One Person	Family of Two
Minimum	\$13.00/month	\$18.00/month
Maximum	\$75.00/month	\$130/month

NOTE: 1. For each additional person above a family of two, add \$5.00/month for shelter.

The remainder of this report will compare the minimum adequate yearly budget lines developed in this report and those set out in the Family Benefits Act.

As can be seen from Tables 7-13 and 7-14 the ordinary needs line outlined in the Family Benefits Legislation, in May 1975, by the Ministry of Community and Social Services are in excess of the lines derived in this report by very substantial amounts. The difference ranges from between \$382.15 and \$1,203.49. However, when shelter costs are included in the derivation of total yearly minimum adequate budget lines outlined in Tables 7-15 and 7-16, it can be seen that the total yearly minimum adequate budget lines representative of Family Benefits allowances fall short of those lines developed in this report by very large amounts. The differences range from a low of \$805.77 to a high of \$1,785.62 for one adult person, and a low of \$184.67 to a high of \$1,787 for two adult persons.

TABLE 7-13

A Comparison of Yearly Minimum Adequate
Budget Lines for Ordinary Needs for
One Adult Person and
dependents

No. of Children	Ages			Ministry of Community and Social Services	Results of this Report	Difference
	16 years and Over	7-12 Years	2-5 Years			
0	0	0	0	\$1,380	\$ 997.85	\$ 382.15
1	0	0	1	\$2,220	\$1,316.24	\$ 903.76
	0	1	0	\$2,340	\$1,493.49	\$ 846.51
	1	0	0	\$2,496	\$1,673.08	\$ 822.92
2	0	0	2	\$2,676	\$1,638.38	\$1,037.62
	0	1	1	\$2,796	\$1,801.77	\$ 994.23
	0	2	0	\$2,904	\$1,956.16	\$ 947.84
	1	0	1	\$2,952	\$1,988.98	\$ 963.02
	1	1	0	\$3,060	\$2,152.37	\$ 907.63
	2	0	0	\$3,192	\$2,319.59	\$ 872.41
3	0	0	3	\$3,108	\$1,904.51	\$1,203.49
	0	1	2	\$3,228	\$2,054.04	\$1,173.96
	0	2	1	\$3,331	\$2,203.57	\$1,132.43
	0	3	0	\$3,396	\$2,353.10	\$1,042.90
	1	0	2	\$3,384	\$2,228.88	\$1,155.12
	1	1	1	\$3,492	\$2,378.41	\$1,113.59
	1	2	0	\$3,552	\$2,527.94	\$1,024.06
	2	0	1	\$3,624	\$2,553.25	\$1,070.75
	2	1	0	\$3,684	\$2,702.78	\$ 981.22
	3	0	0	\$3,780	\$2,877.62	\$ 902.38

Note: 1. Ordinary Needs include food, clothing, household supplies, utilities and personal needs (or supplies).

Source: Figures for Ministry of Community and Social Services are from the Family Benefits Act, May, 1975.

Results for this report were arrived at from figures collected in a Survey of Prices Conducted by Taxation and Fiscal Policy Branch.

TABLE 7-14

A Comparison of Yearly Minimum Adequate
Budget Lines for Ordinary Needs for
Two Adult Persons and
Dependents

No. of Children	Ages			Ministry of Community and Social Services	Results of this Report	Difference
	16 years and Over	7-12 Years	2-5 Years			
0	0	0	0	\$2,496	\$1,660.67	\$ 835.33
1	0	0	1	\$2,952	\$1,959.97	\$ 992.03
	0	1	0	\$3,060	\$2,123.07	\$ 936.93
	1	0	0	\$3,192	\$2,310.58	\$ 881.42
2	0	0	2	\$3,380	\$2,203.27	\$1,176.73
	0	1	1	\$3,492	\$2,352.80	\$1,139.20
	0	2	0	\$3,552	\$2,502.33	\$1,049.61
	1	0	1	\$3,624	\$2,527.64	\$1,096.36
	1	1	0	\$3,684	\$2,677.17	\$1,006.83
	2	0	0	\$3,780	\$2,852.21	\$ 927.79
3	0	0	3	\$3,816	\$2,554.63	\$1,261.37
	0	1	2	\$3,924	\$2,704.16	\$1,219.84
	0	2	1	\$3,984	\$2,853.69	\$1,130.31
	0	3	0	\$4,044	\$3,003.22	\$1,040.78
	1	0	2	\$4,056	\$2,879.00	\$1,177.00
	1	1	1	\$4,116	\$3,028.53	\$1,087.47
	1	2	0	\$4,171	\$3,178.06	\$ 997.94
	2	0	1	\$4,212	\$3,203.37	\$1,008.63
	2	1	0	\$4,272	\$3,352.90	\$ 919.10
	3	0	0	\$4,368	\$3,527.74	\$ 840.26

Note: 1. Ordinary Needs includes food, clothing, household supplies, utilities and personal needs (or supplies).

Source: Figures for Ministry of Community and Social Services are from the Family Benefits Act, May, 1975.

Results for this report were arrived at from figures collected in a Survey of Prices Conducted by Taxation and Fiscal Policy Branch.

TABLE 7-15

A Comparison of Total Yearly Minimum Adequate
Budget Lines for One Adult Person
and Dependents

No. of Children	16 years and Over	Ages 7-12 Years	2-5 Years	Ministry of Community and Social Services	Results of this Report	Difference
0	0	0	0	\$2,280	\$3,085.85	\$ 805.85
1	0	0	1	\$3,780	\$3,896.24	\$ 116.24
	0	1	0	\$3,900	\$4,073.49	\$ 173.49
	1	0	0	\$4,056	\$4,253.08	\$ 197.08
2	0	0	2	\$4,296	\$5,058.38	\$ 762.38
	0	1	1	\$4,416	\$5,221.77	\$ 805.77
	0	2	0	\$4,524	\$5,385.16	\$ 861.16
	1	0	1	\$4,572	\$5,408.98	\$ 836.98
	1	1	0	\$4,680	\$5,572.37	\$ 892.37
	2	0	0	\$4,812	\$5,739.59	\$ 927.59
3	0	0	3	\$4,788	\$6,272.51	\$1,484.51
	0	1	2	\$4,908	\$6,422.04	\$1,514.04
	0	2	1	\$5,016	\$6,571.57	\$1,555.57
	0	3	0	\$5,076	\$6,721.10	\$1,645.10
	1	0	2	\$5,064	\$6,596.88	\$1,532.88
	1	1	1	\$5,172	\$6,746.41	\$1,574.41
	1	2	0	\$5,232	\$6,895.94	\$1,663.94
	2	0	1	\$5,304	\$6,921.25	\$1,617.25
	2	1	0	\$5,364	\$7,070.78	\$1,706.78
	3	0	0	\$5,460	\$7,245.62	\$1,785.62

Notes:

1. Budget Lines include food, clothing, household supplies, utilities, personal needs and rent. Heating oil costs are included in the rent.
2. Shelter costs set out by Ministry of Community and Social Services allow for a maximum of \$130.00 for shelter per month (which includes the cost of heating) for two persons, and an additional \$5.00 per month for each person in the family after the first two.
3. In all cases, the total minimum adequate budget lines calculated in this report exceeds those outlined by the Family Benefits Act.

Source:

Figures for Ministry of Community and Social Services are from the Family Benefits Act, May, 1975.

Results for this report were arrived at from figures collected in a Survey of Prices Conducted by Taxation and Fiscal Policy Branch.

TABLE 7-16

A Comparison of Total Yearly Minimum Adequate
Budget Lines for Two Adult Persons
and Dependents

No. of Children	Ages			Ministry of Community and Social Services	Results of this Report	Difference
	16 years and Over	7-12 Years	2-5 Years			
0	0	0	0	\$4,056	\$4,240.67	\$ 184.67
1	0	0	1	\$4,572	\$5,379.97	\$ 807.97
	0	1	0	\$4,680	\$5,543.07	\$ 863.07
	1	0	0	\$4,812	\$5,730.58	\$ 918.58
2	0	0	2	\$5,060	\$6,571.27	\$1,511.27
	0	1	1	\$5,172	\$6,720.80	\$1,548.80
	0	2	0	\$5,232	\$6,870.33	\$1,638.33
	1	0	1	\$5,304	\$6,895.64	\$1,591.64
	1	1	0	\$5,364	\$7,045.17	\$1,681.17
	2	0	0	\$5,460	\$7,220.21	\$1,760.21
3	0	0	3	\$5,556	\$6,922.63	\$1,366.63
	0	1	2	\$5,664	\$7,072.16	\$1,408.16
	0	2	1	\$5,724	\$7,221.69	\$1,497.69
	0	3	0	\$5,784	\$7,371.22	\$1,587.22
	1	0	2	\$5,796	\$7,247.00	\$1,451.00
	1	1	1	\$5,856	\$7,396.53	\$1,540.53
	1	2	0	\$5,916	\$7,546.06	\$1,630.06
	2	0	1	\$5,952	\$7,571.37	\$1,619.37
	2	1	0	\$6,012	\$7,720.90	\$1,708.90
	3	0	0	\$6,108	\$7,895.74	\$1,787.74

- Notes:
1. Budget lines include food, clothing, household supplies, utilities, personal needs, and rent. Heating oil is included in the rent.
 2. Shelter costs set out by Ministry of Community and Social Services allows for a maximum of \$130.00 per month for shelter (which includes the cost of heating) and an additional \$5.00 per month for each person in the family after the first two.
 3. In all cases, the total minimum adequate budget lines calculated in this report exceeds those outlined by the Family Benefits Act.

Source: Figures for Ministry of Community and Social Services are from the Family Benefits Act, May, 1975.

Results for this report were arrived at from figures collected in a Survey of Prices Conducted by Taxation and Fiscal Policy Branch.

From the minimum budgets for ordinary needs and for shelter and heating needs established in this report, it is evident that the needs levels outlined in the Family Benefits Act do not reflect the amount of income required to meet daily living expenses. This paper represents a contribution to the continuing process of monitoring the structure and amounts of Family Benefits allowances.

Since shelter costs constitute such a large proportion of a family's budget and since the price of adequate shelter differs substantially among regions, an option for the future is the creation of maximum shelter allowances which vary according to the divergent costs of shelter by region. Another option is to completely remove the shelter component from the Family Benefits allowance and to make suitable shelter available to all Family Benefits recipients either through Ontario Housing Corporation or direct payments to private landlords.

It may then be possible to recapture some of these additional expenditures by re-examining the ordinary needs allowances and tuning them more closely to actual expenditure requirements.

This report brings into focus some of the working characteristics of the Family Benefits allowance structure as existed in the summer of 1975 and contributes to the ongoing evaluation process.

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